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THE CATHOLIC UNIVERSITY OF AMERICA
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VOL. LVII

CHARACTER CONTROL OF WEALTH
ACCORDING TO
SAINT THOMAS AQUINAS

A DISSERTATION

SUBMITTED TO THE FACULTY OF THE SCHOOL OF PHILOSOPHY OF THE CATHOLIC UNIVERSITY OF AMERICA, IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF DOCTOR OF PHILOSOPHY

BY

SISTER FRANCIS AUGUSTINE RICHEY, M. A., Ph. L.

of

The Sisters of Charity of Convent Station, New Jersey

THE CATHOLIC UNIVERSITY OF AMERICA PRESS
WASHINGTON, D. C.
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INTRODUCTION

The purpose of this study is to present with a fair degree of completeness against the background of his cosmic philosophy the psychological and social thought of Saint Thomas together with his directive principles on the ever vital and currently critical problem of the individual's attitude toward, and use of, wealth. Under the term *wealth*, as will be explained with distinctions in the first chapter, Saint Thomas includes broadly both the material goods that can be valued in money and the money that can buy them. By *character control* is meant that personal regulation of desire and action which is the distinct prerogative of man as *animal rationale*. Because the principles of Saint Thomas strike deeper than changing economic conditions and are rooted in two fundamental constants, the essential nature of man and his basic economic and social needs, they are felt to offer a solid foundation for a necessary widespread reconstruction of individual thinking.

The still vast armies of willing workers who are unemployed, the vaster armies who are held in the bondage of economic slavery to an uncertain wage, often inadequate for decent living, the insufficiency, the need, the unnecessary human misery—these are the problems with which any just government is bound to cope. *But they are the problems, too, of every member of society.* A widespread education in this fact seems imperative if a cherished natural individualism is not, because of its social failures and unrestrained personal excesses, to go down before the rolling forces of totalitarianism or communism.

It is little wonder that when starving individuals learn of the billions of dollars recklessly spent on every useless thing from graft to elaborate cemeteries for the dead cats and dogs of sentimental socialites, to whom their human plight means nothing, their righteous indignation flames into excess, and their untutored hearts become the hot-beds of unsound revolutionary movements or the repositories of ideologies destructive of human liberty.

A change of individual attitude, a tempering of excesses, a re-evaluation of wealth on a sound philosophical foundation is needed all along the line.

It is to a re-presentation of such a foundation under some of its yet unstudied aspects that we have limited ourselves here. Scholars competent in fields of application will find at least an original collection, assimilation, organization, and interpretation of most of the many philosophical utterances scattered throughout the voluminous writings, including the theological writings, of Saint Thomas on this significant question. We have deemed it advisable with very few exceptions to draw our express material exclusively from the original texts. A number of background readings together with some standard general works and a few excellent related special studies will be found in the appended bibliography. We shall not attempt to invade the literature of the troubled field of contemporary economics.

The views of Saint Thomas on the social significance of *justice* and *charity* and on their convergence in the face of urgent human need have found frequent expression in recent years. This is due largely, though not entirely, to the tremendous impetus given to social thought by the encyclicals of the Popes, particularly by Leo XIII's *Rerum Novarum* and Pius XI's *Quadragesimo Anno,* which in a high degree have been a modern application of Thomistic social theory.

Yet justice and charity are only relatively concerned with wealth. It is in his discussion of the virtues of *liberality* and *magnificence* and their opposing vices that Saint Thomas makes his most direct and potent observations on the psychological attitudes and evaluations that are behind the voluntary individual use and abuse of wealth. To this pertinent material, so far as we have been able to ascertain, only brief and panoramic attention has been paid.

It is our plan to devote one chapter to an introductory treatment of the nature of the problem of the desire for wealth. The second will be a thorough philosophical analysis of this desire when carried to excess, or *greed*—its expressions, its causes, its metaphysical disorderliness, and its individual and social results. The third will give a companion treatment to the opposing disregard for wealth, or *prodigality.* In the fourth we shall present, chiefly from the psychological standpoint, the nature and the significance of the reasonable attitude toward wealth.

Chapter Five, though less unfamiliar to readers of contemporary

Scholastic social thinkers, will give, we hope, with an unusual completeness, the principles of Saint Thomas on the individual's social use of wealth.

The sixth chapter will contain a development of the seldom more than briefly mentioned questions of thrift, its nature and limits, and of frugality.

In the last chapter the present day significance of Saint Thomas' teaching on character control of wealth and on related material will be suggested with help from the papal encyclicals. This chapter will aim to be indicative rather than exhaustive. The further work we leave to others.

It is our plan to make a generous use of all pertinent Thomistic thought as a background for our study. Metaphysics, psychology, ethics, the main ingredients of social philosophy, and even political theory will be put to liberal use.

The conclusion will be a brief summary of the high points of the work.

It is hoped that sincere and social-minded individualists will find here a safe convoy between the *Scylla and Charybdis* of anti-individualistic forms of socialism and anti-social forms of individualism. The passage is fraught with danger, but the goal is peace.

CHAPTER ONE

Saint Thomas and the Desire for Wealth

Terms and Meanings

"Wealth," or *divitiae*, in the writings of Saint Thomas is an elastic term used sometimes in a broad sense as co-extensive with "external goods," [1] "external things," [2] "temporal goods," [3] sometimes in the narrow sense of "riches" [4] as opposed to poverty. The range of its connotations in the material order [5] in the works of the great medieval philosopher is perhaps best indicated in the following passage:

> For wealth is twofold . . . natural and artificial. Natural wealth is that which serves man as a remedy for his natural wants: such as, food, drink, clothing, cars, dwellings, and such like, while artificial wealth is that which is not a direct help to nature, as money, but is invented by the art of man, for the convenience of exchange, and as a measure of things salable.[6]

The term *pecunia*, "money," is equally flexible. Though there are passages in which its meaning, like that of *denarii*, is restricted to artificial wealth,[7] there are others in which it is made synonymous

[1] *Sum. Theol.*, Ia-IIae, q. 84, art. 4; IIa-IIae, q. 118, art. 1; *In Polit*, VIII, 1.

[2] *Sum. Theol.*, IIa-IIae, q. 66, art. 2; q. 118, art. 1, ad 2.

[3] *Sum. Theol.*, Ia-IIae, q. 2, art. 1; IIa-IIae, q. 118, art. 1, ad 2.

[4] *Cont. Gent.*, III, 134.

[5] Saint Thomas sometimes uses the word *divitiae* also in the sense of spiritual riches. *Sum. Theol.*, IIIa, q. 40, art. 3.

[6] *Sum. Theol.*, Ia-IIae, q. 2, art. 1: Sunt enim duplices divitiae . . . scilicet naturales et artificiales. Naturales quidem divitiae sunt, quibus homini subvenitur ad defectus naturales tollendos, sicut cibus, et potus, vestimenta, vehicula, et habitacula, et alia hujusmodi. Divitiae artificiales sunt quibus secundum se natura non juvatur, ut denarii; sed ars humana eos adinvenit propter facilitatem commutationis, ut sint quasi mensura rerum venalium. (Unless otherwise stated the English Dominican translation of the *Summa Theologica* and of the *Summa Contra Gentiles* have been used in the English passages quoted.)

[7] *Sum. Theol.*, IIa-IIae, q. 188, art. 7, ad 5; . . . quod Philosophus dicit,

with " wealth " in its broadest extension: " All those external things that are subject to the uses of human life are comprised under the term *money* inasmuch as they have the aspect of useful good." [8]

" Goods of fortune," [9] " faculties," [10] " possessions," [11] " external riches " [12]—these are other expressions which Saint Thomas commonly uses to designate the means by which man satisfies his economic needs.

The desire for wealth is, according to Saint Thomas, a natural desire.[13] He recognizes with Aristotle the innate tendency of all things in a teleological world to seek their own perfection.[14] The dependence of man for his very existence upon a certain amount of external goods [15] coupled with his instinct of self-preservation,[16] points conclusively to the naturalness of his desire for at least a sufficient amount of wealth to sustain his life. To this extent he shares his appetite with the whole animal kingdom, and his desires

panem et vinum, et alia hujusmodi, esse divitias naturales; pecunias vero divitias esse artificiales. Et inde est quod quidam philosophi nolebant uti pecunia, sed aliis rebus, quasi secundum naturam viventes.

[8] *Sum. Theol.*, IIa-IIae, q. 118, art. 2, ad 2: . . . omnes res exteriores, quae veniunt in usum humanae vitae, nomine pecuniae intelliguntur, inquantum habent rationem boni utilis. *Ibid.*, q. 117, art. 2, ad 2: Et Philosophus dicit, quod " pecunias omnia dicimus, quorum dignitas numismate mensuratur."

[9] *In Sent.*, IV, d. 15, q. 1, art. 4; *In Ethic.*, VII, 13; *Sum. Theol.*, IIa-IIae, q. 134, art. 3, ad 4.

[10] *In Polit.*, II, 5; *In Sent.*, II, d. 24, q. 1, art. 4, ad 2.

[11] *Q. D. De Malo*, q. 13, art. 1; *Sum. Theol.*, Ia-IIae, q. 105, art. 2; IIa-IIae, q. 57, art. 3.

[12] *Cont. Gent.*, III, 134.

[13] *Sum. Theol.*, IIa-IIae, q. 118, art. 1, ad 1: . . . appetitus rerum exteriorum est homini naturalis, ut eorum quae sunt propter finem. *Cont. Gent.*, III, 134.

[14] *In Polit.*, VII, 10: Omnia enim naturaliter appetunt suam perfectionem.

[15] *Cont. Gent.*, III, 123: Possessiones enim ad conservationem naturalis vitae ordinantur;

[16] *De Perfectione Vitae Spiritualis*, XIII: Manifestum est autem, quod unusquisque naturaliter sic vere se amat, ut sibi ipsi bona optet, puta felicitatem, virtutem, scientiam, et quae ad sustentationem vitae requiruntur. *Sum. Theol.*, IIa-IIae, q. 126, art. 1: Inditum autem est unicuique naturaliter ut propriam vitam amet, et ea quae ad ipsam ordinantur, cum debito modo.

for food, for drink, and the like, Saint Thomas therefore calls "natural concupiscences." [17]

These natural concupiscences do not include in their range all the objects comprised in the signification of the term "natural wealth" but only such as are directly supplied by nature. It is evident that the word "natural" is being used with different shades of meaning. Saint Thomas includes under natural wealth such objects as clothing, vehicles, and dwellings. These are not supplied by nature, yet, because they serve man's needs directly, they are not considered artificial. They are the devisings of human reason. The desire for them, Saint Thomas points out, is proper to man, because it is proper to him as a rational animal to use his reason to devise things suitable and useful beyond the actual needs of physical nature.[18] Desires that are strictly rational, that is, proper to men, will differ with individuals, because men reason differently. In the light of this consideration such desires are called "peculiar," or "acquired." [19]

Since natural desires are desires for things that nature requires, and since nature tends always toward something finite and fixed, it follows that these desires are finite, unless they be viewed as infinite successively.[20] (The terms *finite* and *infinite* are here used in a quantitative sense and are equivalent in meaning to *limited*

[17] *Sum. Theol.*, Ia-IIae, q. 30, art. 3: Dupliciter autem aliquid est delectabile: uno modo, quia est conveniens naturae animalis, sicut cibus et potus, et alia hujusmodi; et hujusmodi concupiscentia delectabilis dicitur naturalis: . . . concupiscentiae naturales communes sunt hominibus, et aliis animalibus, quia utrisque est aliquid conveniens et delectabile secundum naturam; et in his omnes homines conveniunt. Unde et Philosophus vocat eas communes et necessarias.

[18] *Ibid.*: Sed secundae concupiscentiae sunt propriae hominum, quorum proprium est excogitare aliquid ut bonum, et conveniens praeter id quod natura requirit.

[19] *Ibid.*: Unde et Philosophus dicit primas concupiscentias esse irrationales, secundas vero cum ratione. Et quia diversi diversimode ratiocinantur, ideo etiam secundae dicuntur "propriae et appositae," scilicet supra naturales.

[20] *Sum. Theol.*, Ia-IIae, q. 30, art. 4: Naturalis quidem concupiscentia non potest esse infinita in actu; est enim ejus quod natura requirit; natura vero semper intendit in aliquid finitum et certum. . . . Sed sicut in natura contingit esse infinitum in potentia per successionem, ita hujusmodi concupiscentiam contingit infinitam esse per successionem. . . .

and *unlimited.*) But rational desires because they follow from reason, to which it belongs to proceed to infinity, are altogether infinite.[21]

> Another reason may be assigned, according to the Philosopher (*Polit.*, I, 3) why a certain concupiscence is finite, and another infinite. Because concupiscence of the end is always infinite: since the end is desired for its own sake, e. g., health: and thus greater health is more desired, and so on to infinity. . . . On the other hand, concupiscence of the means is not infinite, because the concupiscence of the means is in suitable proportion to the end. Consequently those who place their end in riches have an infinite concupiscence of riches, whereas those who desire riches on account of the necessities of life, desire a finite measure of riches, sufficient for the necessities of life, as the Philosopher says (*ibid.*).[22]

Saint Thomas, then, with characteristic realism, recognizes the fact of the desire for wealth, and with characteristic clarity classifies the kinds of wealth, the kinds of desire for wealth, and the nature of those desires. Wealth is twofold, natural and artificial; desire for wealth is twofold, natural, common to man and other animals, and acquired, proper to man as a rational animal. Natural desire for the wealth supplied directly by nature is finite, strictly speaking, its limits being set by organic needs. Because these needs can occur again and again, natural desire may be viewed as potentially infinite successively. Acquired desire for natural wealth devised by reason is infinite, since it is well-nigh impossible to exhaust the resources of reason. Desire for artificial wealth is finite if this

[21] *Ibid.*; Sed concupiscentia non naturalis omnino est infinita. Sequitur enim rationem . . . rationi autem competit in infinitum procedere. See also *In Polit.*, I, 8.

[22] *Ibid.*: Potest et alia ratio assignari secundum Philosophum (*Polit.* 1, 3) quare quaedam concupiscentia sit finita et quaedam infinita. Semper enim concupiscentia finis est infinita; finis enim per se concupiscitur, ut sanitas unde major sanitas magis concupiscitur, et sic in infinitum. . . . Concupiscentia vero ejus quod est ad finem, non est infinita, si secundum illam mensuram appetitur, quae convenit fini. Unde qui finem ponunt in divitiis, habent concupiscentiam divitiarum in infinitum; qui autem divitias appetunt propter necessitatem vitae, concupiscunt divitias finitas sufficientes ad necessitatem vitae, ut Philosophus dicit (*ibid.*).

wealth be viewed as a means, for in this case it is limited by the end, and infinite if it be viewed as an end in itself.

This somewhat labored excursion into the terminology of Saint Thomas has been deemed necessary to dissipate possible doubts concerning the value of a re-presentation of views on this subject from a period economically, to all appearances, so different from our own.

Despite economic changes since the thirteenth century, the vast increase in desirable consumption goods and the intricate developments in the reaches of artificial wealth, these basic distinctions of Saint Thomas will be seen to be acceptable to the modern mind, and the principles he enunciates to be perennial in their appeal to human reason.

Desires, in the philosophy of Saint Thomas, are the driving forces behind all human activity.[23]

> The universe was created by God for a divine purpose. Man as a part of that universe must conform to the general plan of the Creator (Ia, Q. 44, a. 4). The last end or *summum bonum* of man is determined by the Author of Nature since He created the faculties and determined them toward Himself as the *summum bonum* or full complement of life (*Con. Gen.*, L. 1, c. 1). All men find their unity in this final destiny. . . . All progress depends upon the extent to which men are enlightened about the nature of their ultimate perfection and are faithful in seeking it through action or conduct which is called virtuous. It is impossible to seek our last end unless we know it (*In Eth.*, lec. 2).
>
> Men seek this *summum bonum* or ultimate perfection through contact with and the use of created things. Objects which appear good to the individual stir within him desires. These desires are particular manifestations of the all-governing desire to find ultimate perfection and happiness (1-2ae, Q. 1, a. 4). We are thus led to the consideration of the objects and relations which men desire during the process of seeking their ultimate happiness. The classification of such objects is made by St. Thomas in full

[23] For a scholarly treatment of Saint Thomas' theory of desires, their classification subjectively and objectively, and for his classification of the goods which are the objects of human desire, see Henry Ignatius Smith, O.P., *Classification of Desires in St. Thomas and in Modern Sociology*, Dissertation (Washington: The Catholic University of America, 1915).

> consciousness of their relation to the *summum bonum* of man. His entire philosophy of life, of sin and virtue, and of progress can be understood only from this standpoint. In describing the objects which stir desire, he has two points of view in mind. First, he observes as a matter of fact the things which men actually desire. He then explains regulated and ill-regulated desire or sin and virtue, in proportion as the process of actual desiring bears on the ultimate end of life.[24]

In that brief passage is tersely summed up the background against which alone a discussion of the Thomistic treatment of the desire for any class of goods can become adequately meaningful.[25]

Let us turn now to Saint Thomas' views on the moral aspects of the desire for wealth. A glance at the accompanying schematic representation of his divisions of wealth and of desire for wealth will serve to recall the ground that has been covered and to indicate the nature of the problem we are approaching.

THE DESIRE FOR WEALTH

- Desire for
  - Natural Wealth
    - Goods provided by Nature
      - Natural (*organic*)
      - Finite (*successively infinite*)
    - Goods devised by Reason
      - Acquired (*rational*)
      - Infinite (*due to nature of reason*)
  - Artificial Wealth
    - Viewed as a Means
      - Acquired (*rational*)
      - Finite (*proportionate to end*)
    - Viewed as an End
      - Acquired (*rational*)
      - Infinite (*due to nature of ends*)

[24] Henry Ignatius Smith, O.P., *op. cit.*, pp. 23-24.

[25] For exhaustive references to Saint Thomas' division of goods into goods of the body, goods of the soul, and external goods, see Henry Ignatius Smith, O.P., *op. cit.*, p. 25, and for a detailed schematic presentation of them see *ibid.*, p. 31.

The Legitimate Desire for Wealth

Saint Thomas is very explicit in his recognition of the legitimacy of man's desire for wealth considered as a means:

> Now it is lawful to desire temporal things, not indeed principally, by placing our end therein, but as helps whereby we are assisted in tending toward beatitude, in so far, to wit, as they are means of supporting the life of the body, and are of service to us as instruments of virtue. . . .[26]

Moreover, obviously man has a right to desire what he has a right to possess. But since in a teleological world all things have a definite purpose and the less perfect are ordained to the more perfect, man has a natural dominion over external things, and the possession of them is therefore natural to him.[27] Nor in the mind of St. Thomas is this possession limited to a common possession; he clearly defends the right of private property.

> Two things are competent to man in respect of exterior things. One is the power to procure and dispense them, and in this regard it is lawful for man to possess property. Moreover this is necessary to human life for three reasons. First because every man is more careful to procure what is for himself alone than that which is common to many or to all: since each one would shirk the labour and leave to another that which concerns the community, as happens where there is a great number of servants. Secondly, because human affairs are conducted in more orderly fashion if each man is charged with taking care of some particular thing himself, whereas there would be confusion if everyone had to look after any one thing indetermi-

---

[26] *Sum. Theol.*, IIa-IIae, q. 83, art. 6: Temporalia autem licet desiderare, non quidem principaliter, ut in eis finem constituamus, sed sicut quaedam adminicula, quibus adjuvamur ad tendendum in beatitudinem, inquantum scilicet per ea vita corporalis sustentatur, et inquantum nobis organice deserviunt ad actus virtutum.

[27] *Sum. Theol.*, IIa-IIae, q. 66, art. 1: . . . res exterior potest dupliciter considerari . . . alio modo quantum ad usum rei, et sic habet homo naturale dominium exteriorum rerum quia per rationem et voluntatem potest uti rebus exterioribus ad suam utilitatem, quasi propter se factis; semper enim imperfectiora sunt propter perfectiora. . . . Et ex hac ratione Philosophus probat quod possessio rerum exteriorum est homini naturalis.

> nately. Thirdly, because a more peaceful state is ensured to man if each one is contented with his own. Hence it is to be observed that quarrels arise more frequently where there is no division of the things possessed.
> The second thing that is competent to man with regard to external things is their use. In this respect man ought to possess external things, not as his own, but as common, so that, to wit, he is ready to communicate them to others in their need.[28]

This readiness to communicate is a moral obligation which we shall analyze more fully later. In it no way negates but rather springs from the right of private ownership with which we are here concerned, and which is definitely defended in the earlier part of the passage quoted, and in other portions of the works of Saint Thomas.[29]

This right, we have said, implies the right to desire wealth, even, let us add, to the extent of permanent possessions. By further implication it includes the right to desire whatever other kind of wealth is needed for the maintenance of such possessions. But we do not have to depend upon an indirect implication in presenting the mind of Saint Thomas on this point.

[28] *Sum. Theol.*, IIa-IIae, q. 66, art. 2: . . . circa rem exteriorem duo competunt homini: quorum unum est potestas procurandi et dispensandi; et quantum ad hoc licitum est quod homo propria possideat. Est etiam necessarium ad humanam vitam propter tria: primo quidem, quia magis sollicitus est unusquisque ad procurandum aliquid quod sibi soli competit, quam id quod est commune omnium vel multorum; quia unusquisque laborem fugiens, relinquit alteri id quod pertinet ad commune, sicut accidit in multitudine ministrorum: alio modo, quia ordinatius res humanae tractantur, si singulis immineat propria cura alicujus rei procurandae; esset autem confusio, si quilibet indistincte quaelibet procuraret: tertio, quia per hoc magis pacificus status hominum conservatur, dum unusquisque re sua contentus est. Unde videmus quod inter eos qui communiter et ex indiviso aliquid possident, frequentius jurgia oriuntur, Aliud vero quod competit homini circa res exteriores, est usus ipsarum; et quantum ad hoc non debet homo habere res exteriores ut proprias, sed ut communes, ut scilicet de facili aliquis eas communicet in necessitate aliorum.

[29] For a recent and scholarly treatment of the problem of property according to Saint Thomas, see William J. McDonald, *The Social Value of Property according to St. Thomas Aquinas*, Dissertation (Washington: The Catholic University of America, 1939). Note especially the chapter "The Thomistic Defense of Private Ownership," pp. 73-96 in which the passage quoted in the previous note receives careful study.

> . . . external possessions are necessary for the consumption of food, the rearing of children, support of the family, and other bodily needs; it follows that neither is the possession of wealth unlawful in itself, if the order of reason be observed: in such wise, namely, that man possesses justly what he has, that he place not therein the end of his will; that he use it aright for his own and other's good.[30]

It is evident that when Saint Thomas speaks here of *corporis necessitates* he means considerably more than is usually implied in the English equivalent "bodily wants." He seems to mean rather the various wants of man which result from the normal human mode of existence, and these we will remember include acquired wants proper to man, and varying with individuals.[31]

But the desire for wealth is not only lawful; it is under ordinary circumstances an actual duty of justice. This duty is bound up with certain obligations that a man has to himself, to those in any way dependent upon him, and to the society of which he is a member.

Man owes it to himself to maintain his life,[32] and this, not merely at a subsistence level, which is, after all, an infra-human level of existence, but in such a manner as befits his personal dignity. Nor is this level a universal constant. Saint Thomas recognizes, as must every realist, the inescapable fact of differences of social and economic groupings, and sees in these differences the basis for differences in the determination of what constitutes the necessary and the suitable for various individuals.

> . . . a thing is said to be necessary if a man cannot without it live in keeping with his social station as regards

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[30] *Cont. Gent.*, III, 127: . . . ea vero quae exterius possidentur necessaria sunt ad sumptionem ciborum, ad educationem prolis et sustentationem familiae et ad alias corporis necessitates, consequens est quod nec secundum se etiam divitiarum possessio est illicita, si ordo rationis servetur, ita scilicet quod juste homo possideat quae habet et quod in eis finem voluntatis suae non constituat et quod eis debito modo utatur ad suam et aliorum utilitatem.

[31] See *supra*, p. 3, nn. 19, 20.

[32] *Cont. Gent.*, III, 133: . . . bonum autem sustentationis propriae adeo necessarium est quod nullo alio bono recompensari potest; nullius enim boni obtentu debet homo sibi sustentationem vitae subtrahere. For the sense in which justice is applied to a man's obligations to himself see *infra*, p. 76, n. 34.

> either himself or those of whom he has charge. The necessary considered thus is not an invariable quantity, for one might add much more to a man's property,—and yet not go beyond what he needs in this way or one might take much from him and he would still have sufficient for the decencies of life in keeping with his own position . . . it would be inordinate to deprive oneself of one's own . . . to such an extent that the residue would be insufficient for one to live in keeping with one's station and the ordinary occurrences of life, for no man ought to live unbecomingly.[33]

Certain exceptions which Saint Thomas mentions in this connection will be noted later. As exceptions, they need not detain us here.

The duty, then, to live becomingly carries with it the duty to be sufficiently solicitous about temporal goods to insure the means to fulfil it. Thus, Saint Thomas says of the solicitude of the man who earns his bread by manual labor that it is not superfluous but proportionate.[34]

A father's duty to provide for the education of his children is one of the arguments Saint Thomas advances for the naturalness of marriage; and this education, he points out, extends over a long period of time.[35] As he proceeds in his argument to establish the indissolubility of marriage, he seems to give to the leaving of an estate to his children something of the weight of an obligation for a father, too.

[33] *Sum. Theol.*, IIa-IIae, q. 32, art. 6: Alio modo dicitur aliquid esse necessarium, sine quo non potest convenienter vita transigi secundum conditionem et statum propriae personae et aliarum personarum quarum cura ei incumbit. Hujusmodi necessarii terminus non est in indivisibili constitutus; sed multis additis, non potest dijudicari esse ultra tale necessarium; et multis subtractis, adhuc remanet unde possit convenienter aliquis vitam transigere secundum proprium statum. . . . Inordinatum esset autem, si aliquis tantum sibi de bonis propriis subtraheret, ut aliis largiretur, quod de residuo non posset vitam transigere convenienter secundum proprium statum et negotia occurrentia. Nullus enim inconvenienter vivere debet . . .

[34] *Sum. Theol.*, IIa-IIae, q. 55, art. 6, ad 2: . . . sollicitudo ejus qui corporali labore panem acquirit, non est superflua, sed moderata; see also *Cont. Gent.*, III, 132.

[35] *Cont. Gent.*, III, 122: Oportet igitur in specie humana non per parvum tempus insistere promotioni prolis, sicut in avibus, sed per magnum spatium vitae.

> For possessions are directed to the preservation of the natural life; and since the natural life which cannot be preserved in the person of an undying father, is preserved, by a kind of succession, in the person of the son, it is naturally befitting that the son succeed in things belonging to the father. Therefore it is natural that the father's care for his son should endure to the end of his life.[36]

Obviously such constant provision demands ordinarily a more or less constant solicitude, and such solicitude is virtuous in so far as it springs from any of the duties imposed by justice or love, under the direction of prudence.[37]

Man has a duty to seek such wealth as will enable him to render justice to his neighbors in all his monetary transactions with them,[38] to contribute his due share to the common good,[39] and, further, to practice the virtues of liberality and charity toward those most closely associated with him, and toward those who are in distress.[40]

To be without desire for wealth in so far as such desire is the driving force of necessary acquisitive activity, is, in the eyes of Saint Thomas, nothing short of folly.[41]

But man's duties to himself and to others may also include many moral obligations which, though not directly concerned with temporal goods, are in some way dependent upon them. Such for example is the cultivation of the intellectual virtues, especially in the case of particular talents and unusual abilities. These very often cannot be developed or exercised without leisure, and leisure,

[36] *Cont. Gent.*, III, 123: Possessiones enim ad conservationem naturalis vitae ordinantur; et, quia naturalis vita, quae conservari non potest in patre perpetuo, quasi quadam successione secundum speciei similitudinem conservatur in filio, secundum naturam est conveniens ut in his quae sunt patris succedat et filius. Naturale est igitur ut sollicitudo patris ad filium maneat usque ad finem vitae suae.

[37] *Sum. Theol.*, IIa-IIae, q. 55, art. 7, ad 2: . . . ad prudentiam pertinet providentia debita futurorum.

[38] *Sum. Theol.*, IIa-IIae, q. 58, art. 11.

[39] *Sum. Theol.*, IIa-IIae, q. 58, art. 7.

[40] *Cont. Gent.*, III, 133: Exteriores quidem divitiae sunt necessariae ad bonum virtutis cum per eas sustentemus corpus et aliis subveniamus.

[41] *Cont. Gent.*, III, 135: Expectare autem a Deo subsidium in quibus se aliquis potest per propriam actionem juvare, praetermissa propria actione, est insipientis et Deum tentantis.

Saint Thomas points out, presupposes a certain economic security.[42] Preparation for professional life and sometimes for public office are further examples. To desire wealth for purposes of this kind may often have something of the force of an obligation of social justice; it has at least the force of the gifted individual's duty in charity to seek his own rational perfection.[43]

Saint Thomas sees in the virtue of fortitude, or firmness of mind in the face of difficulties, a safeguard to the whole order of justice.[44] This firmness of mind extends, then, to the pursuit of necessary wealth and to such providence or solicitude as is prompted by justice in any of its phases.

Fortitude of this kind, he points out, is sometimes necessary in a special sense to those who occupy themselves almost exclusively with things of the mind, for they are in many cases, through, he seems to imply, a kind of one-sidedness, inclined to be improvident in material things and so to lack necessaries.[45]

Beyond the duties of justice Saint Thomas recognizes as virtuous the many expressions of love and friendship that are reasonably directed toward joy and happiness; and he emphasizes again and again the need for the exercise of the social virtues that contribute materially as well as psychologically to the common good. These views will be brought out more fully in a later chapter. We mention them here only as an indication that Saint Thomas considered laudable such desire for wealth, over and above necessaries, as should spring from a reasonable desire to do good.[46] He even considered

[42] *Polit.*, VII, 2: Si enim aliquis debeat vacare, multa oportet praeexistere.

[43] *Sum. Theol.*, IIa-IIae, q. 25, art. 4, ad 3: . . . non est vere amare seipsum secundum naturam rationalem, ut sibi velint ea bona quae pertinent ad perfectionem rationis; et hoc modo praecipue ad charitatem pertinet diligere seipsum. See also *De Regimine Principum*, I, 1. See also *infra*, p. 98, n. 26.

[44] *Sum. Theol.*, IIa-IIae, p. 123, art. 12, ad 5: . . . sed fortitudo habet utilitatem generalem ad conservandum totum justitiae ordinem.

[45] *Orationis Dominicae Expositio*, C. IX: Multoties accidit quod aliquis ex magna scientia et sapientia efficitur pavidus, et ideo cum sensu necessaria fortitudo cordis, ne deficiat in necessitatibus.

[46] *Sum. Theol.*, IIa-IIae, q. 55, art. 6, ad 3: . . . sollicitudo temporalium in operibus misericordiae ordinatur ad finem charitatis; et ideo non est illicita nisi sit superflua. See also *ibid.*, Ia-IIae, q. 96, art. 6, ad 1.

the possession of riches of itself sometimes conducive to virtue.[47]

Far, then, from condemning all desire for riches, the great medieval social philosopher has explicitly justified the desire for wealth as a means. By establishing through reason the natural right of private ownership, and even the human necessity for it, he has extended the legitimate desire for wealth for all men considerably beyond the mere subsistence level. Furthermore he has made a certain solicitude about temporal goods an obligation of justice springing from the duties a man has to himself and to others. He has gone so far as to condemn a lack of due solicitude as improvident folly, and has urged the virtue of fortitude as a bulwark against faint-heartedness in pursuing the rights and duties of justice in the matter of temporal goods. He has recognized riches as instruments of virtue and in doing so has given the reasonable desire for them a certain dignity:

> When our mind is intent on temporal things in order that it may rest in them, it remains immersed therein; but when it is intent on them in relation to the acquisition of beatitude, it is not lowered by them, but rather raised above.[48]

With this positive presentation as a balance we shall be in a better position to weigh the observations on the wrong desire for wealth that follow.

The Wrong Desire for Wealth

In his justification of the desire for riches Saint Thomas does not go beyond sanctioning a reasonable solicitude for them as a necessary means to legitimate and laudable ends. He finds it in the

[47] *Sum. Theol.*, IIa-IIae, q. 129, art. 8: Similiter etiam ad actus virtutum organice vel instrumentaliter bona fortunae deserviunt, quia per divitias et potentias et amicos datur nobis facultas operandi. Et ideo manifestum est quod bona fortunae conferunt ad magnanimitatem.

[48] *Sum. Theol.*, IIa-IIae, q. 83, art. 6, ad 3: . . . quando mens nostra intendit temporalibus rebus, ut in eis quiescat, remanet in eis depressa; sed quando intendit eis in ordine ad beatitudinem consequendam, non ab eis deprimitur, sed magis elevatur sursum. The English Dominican translation renders the clause *sed magis elevatur sursum*, "but raises them to a higher level." We understand Saint Thomas to mean that any instrument well used can be a stepping stone to happiness.

nature of wealth to be only a relative good of man, the lowest, simply speaking, in his hierarchic scale of values.[49] He finds wealth subject to use and abuse, and, therefore, to prudent regulation.[50] Even in desiring wealth as a means, then, man may be unreasonable in his solicitude. He may allow himself to become so absorbed in his pursuit of money that, in his over-earnestness, he unconsciously loses sight of the higher values that should be proportionately more desirable to him.[51] He may be presumptuous in his solicitude, considering his own powers sufficient without the aid of Providence to provide for the satisfaction of his needs.[52] On the other hand he may be diffident and over anxious, distrustful of Providence, fearful of lacking necessaries if he does as he ought.[53] Again, and with, perhaps, only the slightest shade of difference, he may give way to untimely solicitude about future and contingent needs.[54] Lastly—and this way is well-nigh indistinguishable from desiring wealth as an end—he may desire it out of all proportion to any known or anticipated needs.[55] A distinction based, legitimately,

[49] *Cont. Gent.*, III, 141: Est autem summum bonum hominis felicitas, quae est ultimus finis ejus; quanto ergo aliquid est huic fini propinquius, tanto praeeminet magis hominis bonum. Huic autem propinquissimum est virtus, et si quid aliud est quod ad bonam operationem hominum proficiat, qua pervenitur ad beatitudinem. See also *ibid.*, 21. For a slight qualification of this scale see *Sum. Theol.*, IIa-IIae, q. 182, art. 1.

[50] *Cont. Gent.*, III, 141: Cum enim omnia exteriora ad interiora ordinentur, corpus autem ad animam, in tantum exteriora et corporalia bona sunt homini bona in quantum ad bonum rationis proficiunt; secundum vero quod bonum rationis impediunt homini vertuntur in malum.

[51] *Sum. Theol.*, IIa-IIae, q. 55, art. 6: Alio modo potest esse temporalium sollicitudo illicita propter superfluum studium, quod apponitur ad temporalia procuranda, propter quod homo a spiritualibus, quibus principalius inservire debet, retrahitur.

[52] *Sum. Theol.*, Ia-IIae, q. 108, art. 4, ad 5: . . . ne sit sollicitudo praesumptuosa, ut scilicet homo confidat se necessaria vitae per suam sollicitudinem posse procurare absque divino auxilio.

[53] *Sum. Theol.*, IIa-IIae, q. 55, art. 6: Tertio modo ex parte timoris superflui, quando scilicet aliquis timet ne faciendo quod debet, necessaria sibi deficiant. . . .

[54] *Sum. Theol.*, IIa-IIae, q. 55, art. 7: Unicuique enim tempori competit propria sollicitudo; . . . Si quis ergo tempore aestatis de vindemia jam esset sollicitus superflue praeoccuparet futuri temporis sollicitudinem.

[55] *Sum. Theol.*, IIa-IIae, q. 55, art. 7, ad 2: Esset autem inordinata futurorum providentia vel sollicitudo . . . si superflua quaereret ultra praesentis vitae necessitatem; . . .

we think, upon Saint Thomas' teaching can be made on this point. Desire for natural wealth, that is, things devised by human reason, can, due to the nature of reason, proceed to infinity, as we have pointed out.[56] Now man may desire artificial wealth as a means to satisfying natural desires. If he places no reasonable limit to those desires, his desire for artificial wealth may proceed indirectly to infinity, though maintaining still, in theory, the character of a desire for wealth merely as a means. In this way the desire for artificial wealth as a means, which is said to be a finite desire proportionate to an end,[57] may itself become infinite through having for its end an unlimited amount of things procurable through money.

"Hence he that desires riches may desire to be rich beyond a fixed limit, and simply to be as rich as possible."[58]

To this unlimited desire for wealth, this lust for money, Saint Thomas gives the name *avaritia*, which may be translated "covetousness," "avarice," or simply "greed."

So disruptive a factor in individual and social life is this greed for wealth, so constant a problem, so rooted in the part of man that can be reached only through character control, that the exhaustive treatment accorded it in the writings of Saint Thomas deserves a separate analysis. To it we shall devote the following chapter. After a study of the abuses of wealth that proceed from ill-regulated desire, we shall be better able to analyze the virtue of liberality which according to Saint Thomas is the habit of mind, or virtue, that establishes order in the desire for wealth.

[56] See *supra*, p. 6.

[57] *Ibid.*

[58] *Sum. Theol.*, Ia-IIae, q. 30, art. 4: Unde qui concupiscit divitias, potest eas concupiscere non ad aliquem certum terminum, sed simpliciter se divitem esse, quantumcumque potest.

CHAPTER TWO

Saint Thomas and Greed for Wealth

Analysis of Greed

Saint Thomas defines greed or avarice as unreasonable desire for worldly goods of monetary value,[1] "immoderate love of having possessions," [2] or, "inordinate love of money." [3] Though using the same term, *avaritia*, for both, he is careful to distinguish greed for wealth from covetousness in the wider sense in which it is understood to denote "all immoderate desire for having anything whatever." [4] Wealth, then, in either its natural or its artificial form, is the object of greed in the special sense in which alone we shall use it here; and greed consists not in the desire for wealth, but in the unreasonableness, the immoderation, the inordinateness sometimes attendant upon that desire.

This immoderation may be viewed directly from the social standpoint, or from the standpoint of the individual in relation first to himself and then to society.

Unscrupulous or excessive acquisition of riches, and purposeless or unreasonable hoarding of money, are both, Saint Thomas points out, antisocial expressions of greed. They both violate justice, either in the strict sense by transgressing the property rights of others, or in the more general sense, by ignoring or denying them; for, since temporal goods cannot be possessed by many at the same time, it is impossible for some to superabound in wealth without others being in want of necessaries.[5]

[1] *Sum. Theol.*, Ia, q. 63, art. 2, ad 2: . . . avaritia . . . est immoderatus appetitus rerum temporalium, quae veniunt in usum vitae humanae, quaecumque pecunia aestimari possunt.

[2] *Sum. Theol.*, IIa-IIae, q. 118, art. 2: Et ideo speciale quoddam peccatum est avaritia, secundum quod est immoderatus amor habendi possessiones quae nomine pecuniae designantur, ex qua sumitur avaritiae nomen.

[3] *Q. D. De Malo*, q. 13, art. 1: . . . avaritia . . . significat inordinatam cupiditatem pecuniarum: . . .

[4] *Sum. Theol.*, IIa-IIae, q. 118, art. 2: . . . et nomen avaritiae ampliatum est ad omnem immoderatum appetitum habendi quamcumque rem: . . . Saint Thomas includes here, knowledge, power, fame, in fact, anything that comes, in a sense, from without, and can be immoderately desired.

[5] *Sum. Theol.*, IIa-IIae, q. 118, art. 1, ad 2: . . . avaritia potest impor-

Viewed from the standpoint of the individual, that is, as an excessive love of, desire for, or delight in riches, greed constitutes a disorder in the internal affections and leads to a distorted sense of values and consequently to ignoble attitudes and actions in the desire for money and its use.[6] In this sense, greed is opposed, not to justice directly, but to the habit or virtue of liberality which consists primarily in a reasonable detachment from wealth, and only secondarily in the social expressions of that detachment.

Aristotle uses the term "illiberality" to signify disorder in the affections concerning money and to characterize the acts proceeding from this disorder.[7] Saint Thomas notes this fact but prefers to include illiberal attitudes and actions under the wider term, *avaritia*,[8] which covers opposition to both liberality and justice in so far as these virtues concur in control *ab intrinseco*, or, character control of wealth.[9]

tare immoderantiam circa res exteriores dupliciter: uno modo immediate quantum ad acceptionem vel conservationem ipsarum, ut scilicet homo plus debito eas acquirat vel conservet; et secundum hoc est directe peccatum in proximum, quia in exterioribus divitiis non potest unus homo superabundare, nisi alter deficiat; . . . See also *Q. D. De Malo*, q. 13, art. 1, ad 4.

[6] *Ibid.*: Alio modo potest importare immoderantiam circa interiores affectiones, quas quis ad divitias habet; puta quod immoderate aliquis divitias amet, aut desideret, aut delectetur in eis; et sic est peccatum hominis in seipsum, quia per hoc deordinatur ejus affectus. . . . Ex consequenti autem est peccatum in Deum . . . inquantum homo propter bonum temporale contemnit aeternum.

[7] See Aristotle's *Ethica Nicomachea*, IV, 1, 1119-6 *et seq.* *The Works of Aristotle*, trans. into English, Ross ed., Oxford, 1925.

[8] *Q. D. De Malo*, q. 13, art. 2: Aliquando vero sumitur avaritia secundum quod opponitur liberalitati, quam Philosophus in IV Ethic., illiberalitatem nominat: et tunc ad avaritiam pertinet excedere in amore et desiderio pecuniarum et omnium quae per pecunias acquiri possunt; . . . See also *Sum. Theol.*, IIa-IIae, q. 118, art. 4.

[9] A fuller analysis of the positive aspects of liberality will be given later. While the primary function of this virtue is to regulate a man's interior dispositions regarding wealth, any expression of a liberal spirit is necessarily a social expression. But since justice is the social virtue *par excellence* (see *Sum. Theol.*, IIa-IIae, q. 58) all the virtues that express themselves socially are to that extent under the shadow of justice, or are, as Saint Thomas puts it, annexed to justice as potential parts (see *ibid.*, q. 80). Liberality and justice concur, then, in a definite zone, that of the social use of wealth. Justice in the form of the law, or control *ab extrinseco*, may deter a man from unjust actions, or even from certain illiberal prac-

In enumerating the various objective manifestations of greed, Saint Thomas ranges all the way from stinginess to highway robbery. Obviously, the latter is a violation of strict justice, while the former, in itself, and apart from any extraordinary circumstances, is not. Both extremes in the range have in common, however, their procession from an immoderate regard for wealth. This unity of origin justifies their designation as species of the same vice, according to Saint Thomas, in whose ethical system vices are properly distinguished in species by their objects.[10]

The species of greed are manifold. They may appear in every phase of the desire for or use of wealth. We have already seen in the previous chapter that Saint Thomas regards untimely, undue, and ill-proportioned solicitude, desire for unlimited means, and desire for wealth as an end as internal or subjective manifestations of the spirit of greed.

In the matter of giving, which, as we shall see more fully later, is the principal act of liberality, Saint Thomas finds three distinct expressions of inordinate love of wealth.

> For a man may be said to be illiberal or covetous through a defect in giving. If he gives but little he is said to be *sparing*; if nothing, he is *tight-fisted*: if he gives with great reluctance, he is said to be a (skin-flint), a cumminseller, as it were, because he makes a great fuss about things of little value.[11]

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tices. The habit of justice, however, according to Saint Thomas, should operate to prevent the former, the habit of liberality, the latter. Violations of liberality may so easily pass into violations of justice in so far as that virtue regulates man's duties towards others with regard to wealth, that Saint Thomas draws no fine distinction. He says in *Q. D. De Malo*, q. 13, art. 2, ad 4: ". . . non tamen avaritia quae est idem quod illiberalitas, semper justitiae opponitur; . . ." Saint Thomas is here answering an objection not pertinent to our purposes, but it is clear from the quotation that, to his way of thinking, some illiberality can be identified with injustice, that some is distinct from it, and that all illiberality and some injustice are included under the term *avaritia*, or greed.

[10] See *Sum. Theol.*, Ia-IIae, q. 72, art. 1.

[11] *Sum. Theol.*, IIa-IIae, q. 118, art. 8, ad 4: Potest enim aliquis dici illiberalis vel avarus ex eo quod deficit in dando; et si quidem parum det, vocatur *parcus*; si autem nihil, *tenax*; si autem cum magna difficultate det, vocatur *cuminibilis*, quasi cumini venditor, quia de parvis magnam vim facit.

A more subtle indication of this retentive spirit is such refusal to accept gifts as springs from an unwillingness to return like favors.[12]

Again, petty economies in ordinary expenditures and niggardly retrenchments in extraordinary ones are manifestations of the same illiberal spirit.[13]

Barring for the moment the idea of actual injustice, there are, according to Saint Thomas, various unreasonable means that the covetous man may use in acquiring riches. He may, for example, expend time and energy out of all proportion for the sake of a paltry profit for which he has no real need. Or, he may undertake menial tasks outside the sphere of his own normal source of livelihood from the same illiberal motive. Again, he may accept repayments from persons to whom he should have given gratis, or even, apart from usury, take some form of recompense which a common sense of fitness should prompt him to reject. Much more complicated a deordination, of course, than any of these methods of acquisition is the participation in some form of vicious traffic, such as whoredom, or the like, for gain.[14]

As a further species of greed Saint Thomas mentions deriving profit by charging a price for a loan on the basis of the loan itself. This, and not interest derived from a loan in view of other extraneous circumstances, or profits derived from investments as is the common business practice today, is what Saint Thomas means by

[12] *Sum. Theol.*, IIa-IIae, q. 119, art. 3, ad 2 :Quod autem illiberalis sive avarus abstineat ab accipiendis alienis, etsi in se laudabile videatur tamen ex causa propter quam facit, vituperabile est; dum ideo non vult ab aliis accipere, ne cogatur aliis dare.

[13] *Sum. Theol.*, IIa-IIae, q. 135, art. 1, ad 3: Ita etiam parvificus convenit cum illiberali sive avaro in hoc quod cum tristitia et tarditate expensas facit. Differt autem in hoc quod illiberalitas attenditur circa communes sumptus. . . .

[14] *Sum. Theod.*, IIa-IIae, q. 118, art. 8, ad 4: Quandoque autem aliquis dicitur illiberalis vel avarus, quia excedit in accipiendo, et hoc dupliciter: uno modo quia turpiter lucratur vel vilia et servilia opera exercendo per illiberales operationes; vel quia de aliquibus vitiosis actibus lucratur, sicut de meretricio vel aliquo hujusmodi; vel quia lucratur de eo quod gratis oportet concedere, sicut usurarii, vel quia lucratur parva cum magno labore. See also *ibid.*, q. 112, art. 1, ad 3. Here Saint Thomas mentions quackery of various kinds as a source of profit. See also *In Ethic.*, IV, 5.

usury when he condemns it as unlawful.[15] He finds the practice of usury, beside being a violation of the equality of justice, wanting in charity and rooted in avarice.[16]

In the opusculum *De Emptione et Venditione ad Tempus*, a letter giving his requested opinion on the justice of four cases the nature of which must be inferred from his comments, Saint Thomas includes the buying and selling of time under his definition and condemnation of usury; he mentions, too, as savoring of usury and therefore as at least illiberal the practice of taking advantage of a reduction given in a debt in view of the payment's being made in advance of the time specified.[17]

So illiberal does he consider the disregard, though within the law

[15] Following Aristotle, Saint Thomas considered money primarily as a mere medium of exchange, a "fungible" consumed in use. Justice he thought, therefore, demanded that no more than an equal repayment of a loan be exacted. To charge for the use of money over and above that repayment was to charge for something that did not exist. See *Sum. Theol.*, IIa-IIae, q. 78, art. 1. This condemnation of profit on a loan did not extend to money given out in a capacity other than that of a medium of exchange. (See *Q. D. De Malo*, q. 13, art. 4, ad 5.) Moreover, Saint Thomas explicitly states that to seek for a share in the profits derived from money invested in a business firm's enterprises is thoroughly justifiable. (See *Sum. Theol.*, IIa-IIae, q. 78, art. 2, ad 5.) Rev. Michael Canon Cronin in *The Science of Ethics*, II, 332, points out that Saint Thomas "makes full and effective provision for possible changes in the normal function of money, such as occurred when money, whilst still retaining its original function of a medium of exchange, became also a species of capital or a source of wealth." For further consideration of this subject and for direction to further study, see Amintore Fanfani, *Catholicism, Protestantism and Capitalism*, Chapter V.

[16] This is implicit in *Sum. Theol.*, IIa-IIae, q. 78, art. 1, ad 2 where Saint Thomas points out that the Jews because some were prone to avarice were allowed in the Old Law to exact usury from non-Jews to avert the greater uncharitableness of taking it from their brothers, neighbors, and co-worshippers. See also the opusculum *De Regimine Judaeorum* on this subject, especially for Saint Thomas' views on the right of the ruler to tax usurious incomes provided the money be used for purposes of restitution or to promote good works.

[17] *De Emptione et Venditione*: . . . quamvis ex parte ejus qui minus dat ubi citius solvat, videatur esse aliquis modus usurae, cum spatium temporis vendat. Unde etiam in casu proposito, plus esset de usura timendum emptori, qui ut ante tres menses minus solvat, justa aestimatione pannos emit, quam venditori qui minus appetit ut citius solvatur.

and apart from deceit, of a just price in buying and selling that he would make restitution to the loser a matter of individual justice, that is,

> . . . if the loss be considerable. I add this condition, because the just price of things is not fixed with mathematical precision, but depends on a kind of estimate, so that a slight addition or subtraction would not seem to destroy the equality of justice.[18]

Consciously selling adulterated goods, knowingly using a faulty measure to the disadvantage of a customer, deliberately passing off as perfect a defective article, these Saint Thomas characterizes as fraudulent sales that spring from greed and violate justice. Equally reprehensible he considers the retention on the part of the buyer of gain wittingly made to the disadvantage of the seller without the latter's knowledge, either through mischance, or through his ignorance of the true worth of the object sold.[19]

Following Aristotle Saint Thomas looks with distrust on such trading as is directed not to supplying the necessaries of life, but merely to profit, for he sees that apart from certain justifying ends, that is, "considered in itself, it satisfies the greed for gain, which knows no limit and tends to infinity." [20] It would be inaccurate to say that Saint Thomas includes trading among the species of greed he enumerates. He sees it, rather, as an avenue through which

[18] *Sum. Theol.*, IIa-IIae, q. 77, art. 1, ad 1: . . . lex humana non potuit prohibere quidquid est contra virtutem; sed ei sufficit ut prohibeat ea quae destruunt hominum convictum. . . . Sic ergo habet quasi licitum, poenam non inducens, si absque fraude venditor rem suam supervendat, aut emptor vilius emat; nisi sit nimius excessus, quia tunc etiam lex humana cogit ad restituendum . . . secundum divinam legem illicitum reputatur si in emptione et venditione non sit aequalitas justitiae observata; et tenetur ille qui plus habet, recompensare ei qui damnificatus est, si sit notabile damnum. Quod ideo dico, quia justum pretium rerum non est punctualiter determinatum, sed magis aestimatione consistit; ita quod modica additio vel minutio non videtur tollere aequalitatem justitiae.

[19] *Sum. Theol.*, IIa-IIae, q. 77, art. 2; *ibid.*, q. 118, art. 8.

[20] *Sum. Theol.*, IIa-IIae, q. 77, art. 4: Secunda autem juste vituperatur, quia quantum est de se, deservit cupiditati lucri, quae terminum nescit, sed in infinitum tendit. See also *In Polit.*, I, 8 et 9; *De Regimine Principum*, II, 3. The justifying ends Saint Thomas mentions are the upkeep of one's family, charitable or public works, or even merely repayment for labor expended provided the gain is not sought as an end.

greed can and often does operate freely, and only such trade as is motivated by greed can be considered a species of that vice.

Similarly, such participation in war as is motivated by a desire for the spoils, is mentioned as a manifestation of cupidity.[21]

Drawing needlessly on private or public charity with a view to securing riches or avoiding labor for a livelihood is at least illiberal according to Saint Thomas, and easily leads to injustice.[22]

Failing to pay one's debts or retaining what belongs in justice to another, such as wages,[23] charging immoderate fees for professional services,[24] preying on one's friends, as gamblers do, despoiling the dead, using violence on the living, as robbers do,[25] these are further

[21] *Sum. Theol.*, IIa-IIae, q. 66, art. 8, ad 1: Quamvis possint in acceptione praedae justum bellum habentes, peccare per cupiditatem ex prava intentione, si scilicet non propter justitiam, sed propter praedam principaliter pugnent.

[22] *Contra Impugnantes Dei Cultum et Religionem.* In answer to the sixth set of objections, ad 4: Ex cupiditate autem quaerunt non qui necessaria victus et vestitus petunt, sed qui ultra hoc quaerunt, unde divites fieri possunt. See also *ibid.*, ad 7: . . . de validis mendicantibus, qui nullam utilitatem republicae afferebant, sed otiose viventes usurpabant illud quod aliis pauperibus debebatur. See also *Sum. Theol.*, IIa-IIae, q. 187, art. 4, ad 4: . . . accipere munera ad divitias augmentandas, vel accipere victum ab aliquo sibi non debitum, absque utilitate et necessitate, praestat occasionem peccati; . . .

[23] *Sum. Theol.*, IIa-IIae, q. 66, art. 3, ad 2: . . . detinere id quod alteri debetur, eamdem rationem nocumenti habet cum acceptione intelligitur etiam injusta detentio. See also *De Duobus Charitatis et Decem Legis Praeceptis*, VII. See also *Sum. Theol.*, IIa-IIae, q. 106, art. 4, ad 1.

[24] *Sum. Theol.*, IIa-IIae, q. 71, art. 4 (Saint Thomas points out the justice of fees for lawyers, doctors, and other professional men, and then says) Si autem per improbitatem aliquid immoderate extorqueant, peccant contra justitiam.

[25] *Sum. Theol.*, IIa-IIae, q. 118, art. 8, ad 4: Alio modo quia injuste lucratur, vel vivis vim inferendo, sicut latrones, vel mortuos spoliando, vel ab amicis auferendo, sicut aleatores. Because fraud and violence are not necessarily directed to the ends of avarice, but may arise from it, Saint Thomas in the body of the same article mentions them as *filiae avaritiae*, "daughters of covetousness" rather than species. It is clear, however, from the previous footnotes that they may also be considered species in so far as they are methods of satisfying greed. It is only in so far as they are directed to greedy ends, too, that Saint Thomas is here condemning gambling and despoiling the dead. See also *In Ethic.*, IV, 5. In the *De Regimine Principum*, I, 3, Saint Thomas condemns the oppressive extortion of wealth from citizens by a tyrannical ruler.

expressions Saint Thomas finds of a willingness to violate justice for the sake of wealth.

The enumeration of species of avarice or manifestations of greed mentioned in the writings of Saint Thomas now seems fairly complete. Let us, following the interpretations of this profound student of human nature, penetrate more deeply into the causes of that immoderation of desire from which he has found them all to spring.

The Psychology of Greed

There is in the works of Saint Thomas no scientific treatment of the psychology of individual emotions. His study of human conduct was governed entirely by a moral purpose. Interwoven, however, with his ethics are penetrating psychological observations well worthy of consistent re-presentation. We propose to give here such of these observations culled from various parts of his works as may be offered as his explanation of the social phenomenon of individual greed for wealth.

In the first place Saint Thomas finds a certain over-eagerness for acquiring and retaining wealth a not uncommon tendency among men in general. The reason he advances for this is that it is natural for man to love riches in so far as through them to a large extent human life is preserved, that nature clings to what seems necessary to it, and that what is natural in any way is common to many.[26]

He points out, too, that "the more deficient one is the more one seeks relief from external things, and consequently the more one gives way to covetousness." [27]

This deficiency may be a physical deficiency, such as infirmity, sickness, or, more commonly, the natural disabilities of old age.[28]

[26] *In Ethic.*, IV, 5: . . . illud ad quod homo naturaliter inclinatur, non de facili removetur ab eo. . . . Id . . . quod naturale est, in pluribus invenitur. In tantum autem natura inclinat ad amorem divitiarum inquantum per eas vita hominis conservatur.

[27] *Sum. Theol.*, IIa-IIae, q. 118, art. 5, ad 3: . . . quia quo aliquis est magis deficiens, eo magis indiget adminiculo exteriorum rerum, et ideo magis in avaritiam labitur.

[28] *Sum. Theol.*, IIa-IIae, q. 118, art. 1, ad 3: . . . senes propter naturae defectum avidius exteriorum rerum inquirant subsidia, sicut et omnis indigens quaerit suae indigentiae supplementum.

One handicapped in any such fashion is prone to exaggerate his greater dependence upon material helps, for it seems to him that he has need of many things as compensations for his defects.[29]

Again it may be a deficiency of mind, a lack of appreciation of the finer things of life, such as the cultivation of the intellectual virtues or the exercise of the moral virtues. One who can find pleasure only in perishable goods and passing amusements is driven by necessity to seek constantly for the money which represents the power to replace them. Saint Thomas characterizes as a kind of blindness or folly this purely materialistic outlook on life, and he finds such an outlook all too common among men.

"All things obey money, so far as the multitude of fools is concerned, who know no other than material goods, which can be obtained for money." [30]

Lastly, it may be a deficiency of self-confidence coupled with a lack of confidence in Providence, an unreasonable sense of insecurity, an unwarranted fear of future need. This causes over-solicitude in providing against all possible contingencies.[31] It may drive a man to cling tenaciously to what he has; it may cause him to stoop to illiberal or even unjust methods of acquisition; it will at least keep his mind immersed in the pursuit of wealth as a bulwark against the fear of want that haunts him.

A less unreasonable fear of future want, that growing out of past experience, is suggested by Saint Thomas as an occasional cause of the illiberal retention of money.[32] As a further cause of the same manifestation of greed he mentions a spirit of possessiveness. What is thought of as peculiarly one's own is very dear to him. A man's money, especially if it is the fruit of his labor, can come to be

[29] *In Ethic.*, IV, 5: Manifestum est autem experimento quod senectus, et quaelibet alia impotentia vel defectus, faciunt homines illiberales, quia videtur homini quod pluribus indigeat. Et ideo magis cupit res exteriores quibus humanae indigentiae subvenitur.

[30] *Sum. Theol.*, Ia-IIae, q. 2, art. 1, ad 1: . . . omnia corporalia obediunt pecuniae quantum ad multitudinem stultorum, qui sola corporalia bona cognoscunt, quae pecunia acquiri possunt. See also *ibid.*, IIa-IIae, q. 118, art. 5, ad 1.

[31] *Sum. Theol.*, IIa-IIae, q. 55, art. 6 et 7.

[32] *Sum. Theol.*, IIa-IIae, q. 117, art. 4, ad 1: Timor enim inopiae ex ejus experientia procedens, impedit quandoque eos qui acquisierunt pecuniam, ne eam consumant liberaliter agendo. . . .

regarded as a part of himself, as it were,[33] and worthy, therefore, of careful preservation or jealous guardianship.

Again, it may be the singular pleasure which a man sometimes derives from the thought of himself as a possessor of riches [34] that causes him to seek them immoderately, cling to them illiberally, or delight in them inordinately.

It is this inordinate delight in the possession of riches that enthralls the true miser, in whom greed reaches its ultimate expression; for he has come to look upon money as his last end. His desire for it is infinite, and when he has accumulated it, he hoards it, fondles it, and rests in the enjoyment of it,[35] so far as he is able.

But we have said that the desire for artificial wealth regarded even as a means can be unlimited through being directed to the satisfaction of endless craving for the things that money can procure.

This endless craving for temporal goods may be due to the desire already mentioned to compensate for various deficiencies. Again, it may be due to an unreflecting recognition immediately upon their acquisition of the inability of these or those particular goods to yield genuine satisfaction, and a consequent urge to discard them and seek others in their place.[36]

[33] *Ibid.*: . . . et similiter amor quo eam amant, tanquam proprium effectum, ut Philosophus dicit (*Ethic.*, IV, 1); *In Ethic.*, IV, 1: Quia cum aliquis dat id quod est sibi proprium, quasi abscindit a se id quod est sibi incorporatum.

[34] *Sum. Theol.*, IIa-IIae, q. 118, art. 6: . . . delectatur enim avarus in hoc quod considerat se possessorem divitiarum. See also *ibid.*, ad 1. Saint Thomas explains that this delight in riches is peculiar in that it stands midway between the spiritual or mental pleasures sought in respect of immaterial objects, and physical or carnal pleasures sought in respect of bodily objects. The covetous man finds delight of the mind in reference to a material good.

[35] *Sum. Theol.*, Ia-IIae, q. 1, art. 8: . . . finis dupliciter dicitur, scilicet cujus, et quo: id est ipsa res in qua ratio boni invenitur, et usus, sive adeptio illius rei, sicut si dicamus . . . finis avari est vel pecunia, ut res; vel possessio pecunia, ut usus. See also *ibid.*, q. 3, art. 1, et art. 4. See also *supra*, n. 34. Saint Thomas finds a degree of likeness between the miser and the idolater (*Sum. Theol.*, IIa-IIae, q. 118, art. 5, ad 4) in that he subjects himself to an external thing, and between the miser and the man possessed (*ibid.*, art. 6, ad 3) in that he is given over to an excess of riches.

[36] *Sum. Theol.*, Ia-IIae, q. 2, art. 1, ad 3: . . . in appetitu divitiarum et

A man's pursuit of artificial riches may become inordinate through his desire to satisfy not so much his own immoderate craving for external goods as that of others who are dependent on him, or whom he seeks to please. Saint Thomas agrees with Aristotle, for example, that in those communities in which the women live in luxury, the men must inevitably become excessively absorbed in the business of amassing fortunes so that they may have the wherewithal to meet the constant demands that are made upon them.[37]

But apart from purely tangible things, "there are certain external goods that can be obtained by money, such as pleasures, honours, and so forth."[38] Sometimes it is the desire for these that leads a man to seek money inordinately or to acquire it unjustly.

The habit of squandering wealth on foolish pleasures, diametrically opposed as it is to the spirit of retentiveness, may be the cause of frantic efforts to secure the money necessary to indulge the cravings created, or to meet the obligations incurred. The impoverished prodigal is an easy victim to the temptation to illiberal or even unjust acquisition.[39]

One who is inordinately ambitious for honor and who realizes that "the excellence of wealth is commonly regarded as making a man deserving of honour,"[40] may seek to attain his ambition by

quorumcumque temporalium bonorum . . . quando jam habentur, ipsa contemnuntur, et alia appetuntur . . . et hoc ideo, quia eorum insufficientia magis cognoscitur cum habentur.

[37] *In Polit.*, II, 13: . . . necessarium est in tali politia, in qua mulieres sic delitiose vivunt, quod viri multum appretient divitias, et concupiscant eas, ut ex his satisfacere possint delitiis mulierum, quae sine magnis sumptibus esse non possunt.

[38] *Sum. Theol.*, IIa-IIae, q. 118, art. 2, ad 2: Sunt autem quaedam exteriora bona quae potest aliquis pecunia consequi, sicut voluptates, et honores, et alia hujusmodi. . . .

[39] *In Ethic.*, IV, 4: . . . multi qui sunt prodigi secundum superfluam dationem, sunt etiam secundum aliquid illiberales inquantum accipiunt unde non oportet. . . . Quia tales proni sunt ad accipiendum propter hoc quod volunt consumere sua superflue dando et expendendo, et de facili consumunt; quia ea quae habent, cito eos deserunt. Unde ad hoc quod implere possint voluntatem suam circa superfluas dationes et expensas, coguntur aliunde inordinate acquirere quae non habent. See also *De Regimine Principum*, II, 4; *Sum. Theol.*, IIa-IIae, q. 119, art. 1, ad 1.

[40] *Sum. Theol.*, IIa-IIae, q. 145, art. 1, ad 4: . . . quia secundum vulgarem opinionem excellentia divitiarum facit hominem dignum honore, inde

accumulating riches. Since his end is itself inordinate, it is not likely that he will scruple over the means he uses to secure them.[41]

In the same manner an inordinate quest for fame, glory, or power may lead to an inordinate quest for wealth in so far as wealth is viewed as an easy stepping-stone to the greater good desired.

Finally, it may be a misdirected desire for happiness that motivates the inordinate love of riches.

> Now the most desirable end is happiness or felicity, which is the last end of human life . . . wherefore the more a thing is furnished with the conditions of happiness the more desirable it is. Also, one of the conditions of happiness is that it be self-sufficing, else it would not set men's appetite at rest, as the last end does. Now riches give great promise of self-sufficiency. . . .[42]

This peculiar and misleading character of riches Saint Thomas points out most clearly when he says that money "is useful for obtaining all sensible things; it contains in a way all things virtually. Hence it has a certain likeness to happiness." [43]

With characteristic directness and simplicity Saint Thomas pushes the psychological analysis of greed, whatever its manifestations, subjective or objective, and whatever the proximate motives that prompt it, back to an ultimate cause when he says, "the fact

est quod quandoque nomen honestatis ad exteriorem prosperitatem transfertur.

[41] *Sum. Theol.*, IIa-IIae, q. 131, art. 1, ad 3: . . . sicut per appetitum honoris, quando debito modo appetitur, aliqui provocantur ad bonum et revocantur a malo; ita etiam si inordinate appetatur potest esse homini occasio multa mala faciendi, dum scilicet aliquis non curat qualitercumque honorem consequi possit.

[42] *Sum. Theol.*, IIa-IIae, q. 118, art. 7: Finis autem maxime appetibilis est beatitudo, vel felicitas, qui est ultimus finis humanae vitae, ut supra habitum est (1, 2, quaest. 1, art. 4, 7 et 8). Et ideo quanto aliquid magis participat conditiones felicitatis tanto magis est appetibile. Est autem una de conditionibus felicitatis ut sit per se sufficiens; alioquin non quietaret appetitum tanquam ultimus finis. Sed per se sufficientiam maxime repromittunt divitiae. . . .

[43] *Sum. Theol.*, IIa-IIae, q. 118, art. 7, ad 2: . . . inquantum tamen (pecunia) utilis est ad omnia sensibilia acquirenda, continet quodammodo virtute omnia, et ideo habet quamdam similitudinem felicitatis. . . .

that anyone desires a temporal good inordinately, is due to the fact that he loves himself inordinately." [44]

We have seen what greed is, how it manifests itself, and what motivates it. We have yet to explain on what grounds Saint Thomas has called this uncontrolled desire for wealth inordinate.

The Metaphysics of Greed

Order, Saint Thomas tells us, is the concern of the wise man. Wisdom is the highest perfection of reason, and the essential function of reason is the realization of order. This realization may be penetrative or causative. There is a twofold order existing in things quite independently of the human mind, that of parts to a whole and to each other, and that of things to an end. The study of this order is the sphere of natural philosophy and metaphysics. Again, there is the order which reason itself establishes: 1) By reflection, in its own processes; this is the sphere of logic. 2) By deliberation, in voluntary actions; this is the sphere of moral philosophy. 3) By direction, in the things made by man; this is the sphere of the mechanical arts.[45]

When Saint Thomas defines greed as inordinate love of money, he is referring directly to a violation of the moral order. But his moral philosophy has its roots deep in his metaphysical system. The order which reason establishes in human acts is merely a free expression of harmony with the ontological order established by the First Cause, the Prime Mover, God.

> The entire order of creatures derives from a single cause and tends toward a single end. It is, therefore, to be expected that the regulative principle of moral actions is identical with that of physical laws. The deep cause which causes a stone to fall, a flame to rise, the heavens to revolve and men to will, is one and the same cause. Each of these beings acts only in order to attain by means of its operations the perfection which is proper to it and thereby to realize its end which is to represent God: *unumquodque*

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[44] *Sum. Theol.*, Ia-Iae, q. 77, art. 4: Quod autem aliquis appetat inordinate aliquod temporale bonum, procedit ex hoc quod inordinate amat se ipsum. Saint Thomas answering an objection (*ibid.*, ad 4) reduces to the same cause any disorderly pursuit motivated by love of others.

[45] See *In Ethic.*, I, 1.

> *tendens in suam perfectionem, tendit in divinam similitudinem.* Only that, as each being is defined by its own essence, it must be added that each will also have its own peculiar manner of realizing their common end.[46]

Things that lack reason can have no knowledge of their end as such, and are moved to it by that natural inclination, *appetitus naturalis*, which is in all things to seek their perfection according to the laws of their being.[47] But "those things that are possessed of reason move themselves to an end; because they have dominion over their actions, through their free-will which is the *faculty of will and reason.*" [48]

Irrational creatures realize their end, Saint Thomas tells us, by reflecting some perfection of the First Cause, if only being, in a degree commensurate with their natures; rational creatures, by an intellectual grasp which is the perfection peculiar to them.[49]

Man as a rational animal holds a unique place in the hierarchy of being. Spanning two orders, the physical and the spiritual,[50] he shares in the natures of both.[51] As animal, some of his actions are determined by nature, the law of motion emanating from the Prime Mover and moving all things to an end. As rational, many of his

[46] Etienne Gilson, *The Philosophy of St. Thomas Aquinas.* Tr. Edward Bullough, Ed. Rev. G. A. Erlington (St. Louis: B. Herder Book Co., 1937), p. 337.

[47] *Sum. Theol.*, I-IIae, q. 1, art. 2: . . . ita in aliis fit per inclinationem naturalem, quae dicitur appetitus naturalis . . . illa vero quae ratione carent, tendunt in finem propter naturalem inclinationem, quasi ab alio mota, non autem a seipsis, cum non cognoscant rationem finis.

[48] *Ibid.*: Illa ergo quae rationem habent, seipsa movent ad finem, quia habent dominium suorum actuum per liberum arbitrium, quod est facultas voluntatis et rationis: . . .

[49] *Sum. Theol.*, Ia-IIae, q. 1, art. 8: Nam homo, et aliae rationales creaturae consequuntur ultimum finem cognoscendo et amando Deum; quod non competit aliis creaturis, quae adipiscuntur ultimum finem, inquantum participant aliquam similitudinem Dei, secundum quod sunt, vel vivunt, vel etiam cognoscunt. See also *ibid.*, Ia, q. 93, art. 2 et 4. See also *Cont. Gent.*, III, 25.

[50] *Sum. Theol.*, Ia, q. 77, art. 2: . . . anima humana . . . est in confinio spiritualium et corporalium creaturarum; et ideo concurrent in ipsa virtutes utrarumque creaturarum.

[51] *Sum. Theol.*, Ia-IIae, q. 10, art. 3, ad 2: . . . in homine duae sint naturae, intellectualis scilicet et sensitiva. . . . See also *supra*, n. 50.

actions are free, proceeding from a deliberate will. It is these free actions only that are properly called human actions;[52] and reason's ordering of them in view of the final end is at once the manner peculiar to man of moving toward that end, and also the whole work of moral philosophy. The moral order is, then, but a special phase of the ontological order.

Moreover, in the ontological order the imperfect is ordained to the perfect as to an end.[53] Man, because he is a person, *a subsistent individual of a rational nature,* is the most perfect in all nature.[54] He has, therefore, "a natural dominion over external things, because, by his reason and will, he is able to use them for his own profit, as they were made on his account: for the imperfect is always for the sake of the perfect."[55]

On the same principle, however, in man himself the imperfect is ordained to the perfect, the body is ordained to the soul,[56] the lower powers, sense knowledge and appetite, are ordained to the higher, intellect and will; and the same principle of natural dominion holds.[57] The rule of reason is not, Saint Thomas points out, a *despotic* but rather a *politic* rule,[58] and its whole purpose is

[52] *Sum. Theol.*, Ia-IIae, q. 1, art. 1: Illae ergo actiones proprie humanae dicuntur quae ex voluntate deliberata procedunt. Si quae autem aliae actiones homini conveniant, possunt dici quidem *hominis actiones* sed non proprie humanae, cum non sint hominis inquantum est homo.

[53] *Q. D. De Pot.*, V, 9. Ea quae sunt imperfecta in natura ordinantur ad perfecta sicut ad finem.

[54] *Sum. Theol.*, Ia, q. 29, art. 3: . . . *persona* significat id quod est perfectissimum in tota natura; scilicet subsistens in rationali natura.

[55] *Sum. Theol.*, IIa-IIae, q. 66, art. 1: . . . et sic habet homo naturale dominium exteriorum rerum, quia per rationem et voluntatem potest uti rebus exterioribus ad suam utilitatem, quasi propter se factis; semper enim imperfectiora sunt propter perfectiora. . . . See also *In Polit.*, I, 6.

[56] *Sum. Theol.*, Ia-IIae, q. 2, art. 5, ad 1: . . . corpus ordinatur ad animam sicut ad finem. . . .

[57] *In Polit.*, I, 3: Est enim naturale et expediens corpori quod regatur ab anima: et similiter est naturale et expediens parti passibili, idest appetitui qui subjicitur passionibus, ut regatus ab intellectu vel ratione: . . . See also *De Regimine Principum,* I, 1.

[58] *Sum. Theol.*, Ia-IIae, q. 9, art. 2, ad 3: . . . ratio, in qua est voluntas movet suo imperio irascibilem et concupiscibilem; non quidem despotico principatu, sicut movetur servus a domino; sed principatu regali seu politico, sicut liberi homines reguntur a gubernante, qui tamen possunt contra movere.

to establish order in the voluntary actions by which man seeks the perfection of his composite nature.

The problem of order in voluntary actions is ultimately the problem of order in the desires from which they spring. This brings us in line with our immediate problem, the inordinateness of greed. But before we can understand it fully we must consider from the metaphysical standpoint the relation between the human will and its object.

> Now every inclination is to something like and suitable to the thing inclined. Since, therefore, everything, inasmuch as it is being and substance, is a good, it must needs be that every inclination is to something good. And hence it is that the Philosopher says (*Ethic.*, I, 1) that *the good is that which all desire.*[59]

Good, by definition, then, is the object of every appetite. But since the proper object of every appetite must be commensurate with it, and since the will is an immaterial power, its object must be immaterial. Like that of the intellect, whose object is universal truth, its object must be universal. Good in general, therefore, or universal good is the proper object of the will.[60] All other objects toward which it moves are disproportionate to it, and therefore leave the will unsatisfied.

Every man naturally desires this universal good, for every man naturally desires to have his will completely satisfied. This is tantamount to saying that every man desires happiness.[61] However varied the misapprehensions under which men labor concerning the nature of happiness, the desire for it is the motive power behind all human activity. Happiness is the ultimate end in view of which man desires all that he desires.[62]

[59] *Sum. Theol.*, Ia-IIae, q. 8, art. 1: Nihil autem inclinatur nisi in aliquid simile et conveniens. Cum igitur omnis res, inquantum est ens et substantia, sit quoddam bonum, necesse est ut omnis inclinatio sit in bonum. Et inde est quod Philosophus dicit (*Ethic.*, I, 1) quod "bonum est quod omnia appetunt."

[60] See *Sum. Theol.*, Ia-IIae, q. 10, art. 1, ad 3.

[61] *Sum. Theol.*, Ia-IIae, q. 5, art. 8: Cum autem bonum sit objectum voluntatis, perfectum bonum est alicujus quod totaliter ejus voluntati satisfaciat. Unde appetere beatitudinem nihil aliud est quam appetere ut voluntas satietur; quod quilibet vult.

[62] See *Sum. Theol.*, Ia-IIae, q. 1, art. 6.

In a series of chapters in the *Summa Contra Gentiles,* and of articles in the *Summa Theologica,* Saint Thomas measures all the particular goods in which men have ever sought to find their happiness: wealth, physical perfection, pleasure, fame, glory, honor, friendship, power, intellectual and moral virtue. In his careful analysis he finds that all created goods fall short of universal good. This, he concludes must be none other than the Uncreated Good, the *Summum Bonum,* God.[63]

To the final happiness, *beatitudo,* which comes with the transcendent perfection of intellect and will in the knowledge and love of God, the limited happiness, *felicitas,* which man can attain through the relative perfection of his powers in this life, is ordained as the imperfect to the perfect.[64]

All the particular goods,[65] whether they be goods of the soul, goods of the body, or external goods,[66] among which man by the power of free-will [67] chooses successive intermediate ends as means to his final end, are so many relative goods in comparison with the Absolute Good which is the proper object of his will.[68]

These relative goods, again, are ordered to one another on the principle of the subservience of the imperfect to the perfect.

> Just as the body is ordained to the soul, as its end, so are external goods ordained to the body itself. And therefore it is with reason that the good of the body is preferred to external goods, which are signified by riches, just as the good of the soul is preferred to all bodily goods.[69]

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[63] See *Cont. Gent.,* III, 26 et seq.; *Sum. Theol.,* Ia-IIae, q. 2.

[64] See *Sum. Theol.,* Ia-IIae, q. 5, art. 3. See also *De Regimine Principum,* I, 15.

[65] See *Sum. Theol.,* Ia-IIae, q. 10, art. 1.

[66] See *Sum. Theol.,* Ia-IIae, q. 84, art. 4; see also *supra,* p. 6, n. 25.

[67] See *Sum. Theol.,* Ia, q. 83, art. 3.

[68] See *Sum. Theol.,* Ia-IIae, q. 114, art. 10.

[69] *Sum. Theol.,* Ia-IIae, q. 2, art. 5, ad 1: . . . sicut corpus ordinatur ad animam sicut ad finem, ita bona exteriora ad ipsum corpus; et ideo rationabiliter bonum corporis praefertur bonis exterioribus, quae per censum significantur sicut et bonum animae praefertur omnibus bonis corporis. See also *ibid.,* IIa-IIae, q. 104, art. 3. See also *De Perfectione Vitae Spiritualis,* XIII: Manifestum est autem quod inter omnia humana bona, bonum animae praecipuum locum tenet, post hoc autem ordinatur bonum corporis, ultimum autem bonum est, quod consistit in rebus exterioribus

Saint Thomas calls upon the testimony of experience to show that when the choice is palpably vital, man naturally observes this order in his preference. For there is no one, he says, who would not rather lose an eye of his body than lose the use of his reason, a spiritual faculty, and no one who would not part with all his external goods in order to save his life.[70]

Wealth holds the lowest place, then, in the hierarchy of goods.[71] As *per se* material it is of all objects of desire least commensurate with the will. Moreover, even in the order of secondary or intermediate ends, wealth retains the lowly status of a means. It is not like health, knowledge, or virtue, desirable for its own sake, *bonum honestum*; nor can it like food pleasure, or sex pleasure, bring the movement of an appetite to rest, *bonum delectabile*. It is merely useful, *bonum utile*, in procuring other goods.[72] In its artificial form as riches, or, money, it sinks even lower, being only a means to a means.[73]

In the light of that analysis the inordinateness of any form of greed is clearly manifest, for "the will is out of order when it loves more the lesser good." [74]

To desire riches as an end, as the true money-lover does, is a complete perversion of the natural order. Even to seek them as a means to a superfluity of material goods in which to place one's end is a similar perversion, because, in either case, man is degraded; he is subjected to external things.[75]

A reverse transposition of the natural order is a sublimation of wealth by its substitution for merit as a means of acquiring honor,

[70] *Ibid.*: Unde et hunc ordinem diligendi seipsum, videmus homini naturaliter inditum. Nullus enim est qui non mallet se corporis oculo privari, quam usu rationis quae est oculis mentis. Rursusque pro vita corporali tuenda vel conservanda, homo omnia sua bona exteriora largitur.

[71] *Sum. Theol.*, IIa-IIae, q. 118, art. 5: Bonum autem exteriorum rerum est infimum inter humana bona; est enim minus quam bonum corporis, quod etiam minus est quam bonum animae, quod exceditur a bono divino.

[72] See *Sum. Theol.*, Ia, q. 5, art. 6. See also *ibid.*, ad 3. See also *Cont. Gent.*, III, 134.

[73] See *Sum. Theol.*, Ia-IIae, q. 2, art. 1.

[74] *Sum. Theol.*, Ia-IIae, q. 78, art. 1: Est autem voluntas inordinata quando minus bonum magis amat.

[75] See *Sum. Theol.*, IIa-IIae, q. 118, art. 5, ad 4. See also *ibid.*, Ia-IIae, q. 99, art. 6.

fame, glory, power. These goods are external in the sense that they come from without, but by reason of their immateriality they are superior to riches and cannot be held commensurate with them.[76]

Carried to an extreme this transposition substitutes for universal good the well-night universal utility of wealth, which we have seen, in a sense, "contains virtually all things." Happiness is sought in riches, not for themselves as in the greed peculiar to the miser, but for the multiplicity of goods of every kind they represent, or for the self-sufficiency they seem to give.[77] An accumulation of relative goods is mistaken for universal good and the means to the former comes to represent the latter end.

In a similar way by participation in the disorder of the end to which it is directed, the desire for wealth as a means to the satisfaction of any inordinate desire itself becomes inordinate.

Saint Thomas, we will recall, reduces all inordinate desire for temporal goods to inordinate love of self. Man, because of his dual nature and because of the dependence of his cognitive appetite upon apprehension has an aptitude for self-deception in his seeking after good.[78] The rational appetite's preference for the good of a lower appetite over a higher is the essence of inordinate self-love. "For love is true and rightly ordered when it prefers the greater to the lesser good." [79] A disregard of this proper evaluation is the source of all moral disorder; and the order that it violates is a universal order.

It is because of the will's insatiable craving for universal good,[80] and because of wealth's illusive likeness to it, that when the existence of transcendent good is not recognized by the intellect or is denied, riches more than any other single good become the object of inordinate desire.[81]

[76] See *Sum. Theol.*, IIa-IIae, q. 63, art. 3.

[77] See *supra*, p. 28, n. 42.

[78] See *Sum. Theol.*, Ia-IIae, q. 8, art. 1; see also *ibid.*, q. 71, art. 3, ad 3.

[79] *De Perfectione Vitae Spiritualis*, XIII: Est enim justa et recta dilectio, cum majus bonum minora bona praeponitur.

[80] *Sum. Theol.*, Ia-IIae, q. 30, art. 1, ad 3: . . . unicuique potentiae animae appetere competit proprium bonum appetitu naturali, qui non sequitur apprehensionem; . . .

[81] *Sum. Theol.*, Ia-IIae, q. 84, art. 1, ad 2: Et quia universale bonum est appetibilius quam aliquod particulare bonum, ideo (divitiae) magis movet

The Effects of Greed

From whatever aspect it is viewed, greed for riches is a breeder of disorder. Saint Thomas does not hesitate to call it the root of every evil. This does not mean, he explains, that all disorder necessarily arises from it as it does from inordinate self-love, which is the principle of all disorder. Rather, it means that, by analogy, much as the root furnishes sustenance to the whole tree, riches furnish the means of developing all inordinate desires.[82]

Certain vices so often have their source in greed that Saint Thomas calls them *filiae avaritiae*, daughters of avarice or greed. We have already mentioned two of these, fraud and violence, under the aspect of species or manifestations of this vice. Saint Thomas includes them here with others as frequent concomitants of inordinate acquisition of wealth.

> . . . the covetous man in acquiring other people's goods, sometimes employs force, which pertains to *violence*, sometimes deceit, and then if he has recourse to words, it is *falsehood*, if it be mere words, *perjury* if he confirm his statement by oath; if he has recourse to deeds, and the deeds affect things, we have *fraud*; if persons, then we have *treachery*, as in the case of Judas, who betrayed Christ through greed.[83]

Even if the inordinate desire for riches has not found objective expression, the mind of the greedy man is tormented with *inquie-*

appetitum quam quaedam bona singularia, quae simul cum multis aliis per pecuniam haberi possunt.

[82] *Sum. Theol.*, Ia-IIae, q. 84, art. 1: . . . cupiditas, secundum quod est speciale peccatum, dicitur radix omnium peccatorum ad similitudinem radicis arboris, quae alimentum praestat toti arbori. Videmus enim quod per divitias homo acquirit facultatem perpetrandi quodcumque peccatum, et adhibendi desiderium cujuscumque peccati; . . .

[83] *Sum. Theol.*, IIa-IIae, q. 118, art. 8: . . . in acquirendo aliena utitur quandoque quidem vi, quod pertinet ad *violentias*; quandoque autem dolo, qui quidem si fiat in verbo *fallacia* erit quantum ad simplex verbum; *perjurium*, si addatur confirmatio juramenti: si autem dolus committitur opere, sic quantum ad res erit *fraus*, quantum autem ad personas erit *proditio*, ut patet de Juda, qui ex avaritia prodidit Christum. See *supra*, p. 22, n. 25.

tudo,[84] restlessness, anxiety and care. This is that superfluous solicitude we spoke of earlier, which, Saint Thomas tells us, "unsettles the mind." [85] As he becomes engrossed in the problem of satisfying his desire, the greedy man's interest is drawn away more and more from intelligible things, the spiritual goods which should be the principal object of his search.[86] If this absorption is so complete that riches assume the aspect of an ultimate end, the effect is most disastrous. "Lust for riches brings darkness on the soul when it puts out the light of charity by preferring the love of riches to the love of God." [87]

Out of this degree of avarice arises, as a consequence of the loss of charity, *obduratio contra misericordiam,* insensibility to mercy. In his jealous preservation of his wealth the heart of the greedy man becomes hardened, and he coldly blinds himself to the evident needs of others.[88]

Greed begets greed, for "the love of riches . . . increases with the possession of wealth." [89] In fact, throughout the whole problem there is a movement more complicated even than the vicious circle. Almost any inordinate desire can lead to the inordinate desire for riches as a means, and this inordinate desire can lead to excesses in procuring them. The possession of riches can be, we have seen, the root of every evil. Again, it can lead to the love of them as an

[84] *Ibid.*: . . . et sic ex avaritia oritur *inquietudo,* inquantum ingerit homini sollicitudinem et curas superfluas; . . . See also *Q. D. De Malo,* q. 13, art. 3.

[85] *Sum. Theol.,* IIa-IIae, q. 55, art. 6, ad 2: . . . superflua scilicet, animam inquietans.

[86] *Sum. Theol.,* IIa-IIae, q. 55, art. 6: . . . propter quod homo a spiritualibus, quibus principalius inservire debet, retrahitur; . . . See also *ibid.,* q. 181, art. 2, ad 2.

[87] *Sum. Theol.,* IIa-IIae, q. 118, art. 4, ad 3: . . . cupido divitiarum obtenebrat animam proprie quando excludit lumen charitatis, praeferendo amorem divitiarum amori divino. See also *Commentarium Super Matthaeum,* VI.

[88] *Q. D. De Malo,* q. 13, art. 3: . . . et ex hac parte (superabundare in retinendo) ex avaritia oritur *obduratio contra misericordiam,* sive inhumanitas, quia videlicet obdurat cor suum avarus, ne alicui misericorditer de rebus suis subveniat. See also *Sum. Theol.,* q. 118, art. 8.

[89] *Sum. Theol.,* IIa-IIae, q. 188, art. 7: . . . divitiarum amor qui ex divitiis possessis augetur; . . .

end. But when riches become an end, the entire moral order is perverted, and charity itself is blotted out.

From the social standpoint the greedy individual may be either a dead-weight or a menace, depending on the form his avarice takes.

If he possesses riches and is loath to part with them, he is useless to society, and even to himself.[90] If he is bent upon satisfying only his own desires, he becomes hateful to others by reason of his selfishness.[91] His position is perforce a kind of anti-social isolation. In either case he is a sterile member of the social group.

To go to the other extreme in the scale, if the greedy indigent through cupidity uses the excuse of temporary need to prey upon the wealth of others,[92] or even on the public funds, he is a noxious parasite upon the body politic, and often brings distress upon the honest poor.[93]

Obviously the security of others is menaced by the illiberal and unjust methods of acquisition practiced by the avaricious man. Even if his methods fall within the law, the greedy man by securing and retaining a superabundance of wealth erects a barrier to social progress.[94]

But as greed begets greed within the individual, so it quickly spreads itself throughout the social group. Saint Thomas pictures this rapid diffusion of the spirit of greed and its effects in a purely commercial city.

> Again, if the citizens devote their lives to matters of trade, the way will be opened to many vices. For, since the object of tradesmen leads especially to making money, greed is

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[90] *In Ethic.*, IV, 4: Sed illiberalis nulli prodest, in quantum deficit in dando, nec etiam prodest sibiipsi inquantum deficit in expendendo.

[91] *Sum. Theol.*, Ia-IIae, q. 29, art. 4, ad 3: Vel dicendum quod avaritia odiosos facit aliis, non autem sibi ipsi; quinimo causatur ex inordinato sui amore secundum quem de bonis temporalibus plus sibi aliquis vult quam debeat.

[92] *Contra Impugnantes Dei Cultum et Religionem*, VII: In answer to the sixth set of objections, ad 4: Ex cupiditate autem quaerunt non qui necessaria victus et vestitus petunt, sed qui ultra hoc quaerunt, unde divites fieri possunt. . . .

[93] *Contra Impugnantes Dei Cultum et Religionem*, VII, ad 7: . . . de validis mendicantibus, qui nullam utilitatem reipublicae afferebant, sed otiose viventes usurpabant illud quod aliis pauperibus debebatur. . . .

[94] See *supra*, p. 16, n. 5.

> awakened in the hearts of the citizens through the pursuit of trade. The result is that everything in the city will be offered for sale: confidence will be destroyed and the way opened to all kinds of trickery: each one will work only for his own profit, despising the public good; the cultivation of virtue will fail, since honour, virtue's reward, will be bestowed upon anybody. Thus in such a city civic life will necessarily be corrupted.[95]

A similar fate, he points out elsewhere, will befall any community, whether a commercial center or not, where, through luxurious living, greedy standards have been set. Wealth will become the criterion of successful living, and political corruption will ensue.[96]

Moreover, in such a setting, class hatred, envy, and discord are likely to develop, for inequalities will be more striking, and discontent more easily bred.[97] Peace and security will break down before "that unbridled greed whereby a man seeks for the things which are above his station and condition of life through being dissatisfied with those which are in keeping therewith."[98]

The dominant note throughout Saint Thomas' whole treatment of greed is that it is a disorder in the individual's attitude toward wealth. Greed knows no class distinction. It is every man's problem whether he be an indigent or a plutocrat. The possession of

[95] *De Regimine Principum*, II, 3: Rursus si cives ipsi mercationibus fuerint dediti, pandetur pluribus vitiis aditus. Nam cum negotiatorum studium maxime ad lucrum tendat, per negotiationis usum cupiditas in cordibus civium tradicitur, ex quo convenit ut in civitate omnia fiant venalia, et fide subtracta locus fraudibus aperitur, publicoque bono contempto, proprio commodo quisque deserviet, deficietque virtutis studium, dum honor virtutis praemium omnibus deferetur: unde necesse erit in tali civitate civilem conversationem corrumpi.

[96] *In Polit.*, II, 13: Hoc autem multum facit ad hoc, quod mores corrumpantur in civitate et multum current de divitiis. Et hoc enim sequitur quod omnia in civitate sint venalia quod corrumpit statum civitatis. See *supra*, p. 26, n. 37.

[97] *Sum. Theol.*, Ia-IIae, q. 75, art. 4: Secundum vero genus causae materialis unum peccatum est causa alterius, inquantum praeparat ei materiam; sicut avaritia praeparat materiam litigio, quod plerumque est de divitiis congregatis. See also *In Polit.*, V.

[98] *In Orationem Dominicam*: . . . homo, per immoderatum appetitum, petit ea quae statum et conditionem ejus excedunt, non contentus his quae decent eum: . . .

wealth is not essential to it; the need of wealth is no safeguard against it. Behind all its manifestations, subjective or objective, illiberal or unjust, behind all the evils that it leads to for the individual and for society, is the single disorder, the unreasonable evaluation of the hierarchy of goods, the directing of the will toward the lowest of them all.

That Saint Thomas' concept of the controlled desire for wealth may be more clearly grasped, we shall give now his treatment of the vice opposed to greed as the opposite excess. This is the vice of prodigality.

CHAPTER THREE

Saint Thomas and the Squandering of Wealth

Analysis of Prodigality

Opposed to greed as one unreasonable extreme to another is that disregard for and consequent abuse of wealth which Saint Thomas, following Aristotle, treats under the name of "prodigality."[1]

Aristotle himself in his analysis of this vice found it necessary to disassociate it from a current connotation including the idea of incontinence, and to define it in its proper sense as wasting or squandering of wealth.

> . . . but we sometimes apply the word 'prodigality' in a complex sense; for we call those men prodigals who are incontinent and spend money on self-indulgence. Hence also they are thought the poorest characters; for they combine more vices than one. Therefore the application of the word to them is not its proper use for a 'prodigal' means a man who has a single evil quality, that of wasting his substance; since a prodigal is one who is being ruined by his own fault, and the wasting of substance is thought to be a sort of ruining of oneself, life being held to depend on possession of substance.
>
> This, then, is the sense, in which we take the word 'prodigality.'[2]

Such is the sense, too, in which Saint Thomas uses it. Following the principle that vices are opposed to one another and to virtue on the grounds of excess and deficiency,[3] he makes clear in one succinct passage the peculiarly complicated opposition between prodigality and greed, or covetousness.

> Now covetousness and prodigality differ variously in respect of excess and deficiency. Thus, as regards affection

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[1] *Sum. Theol.*, IIa-IIae, q. 119.

[2] Aristotle, *Ethica Nichomachea*, IV, 1, 1119-b 30–1120-a 5. *The Works of Aristotle*, trans. into English, Ross ed., Oxford, 1925.

[3] *Sum. Theol.*, IIa-IIae, q. 119, art. 1: . . . in moralibus attenditur oppositio vitiorum ad invicem et ad virtutem secundum superabundantiam et defectum.

> for riches, the covetous man exceeds by loving them more than he ought, while the prodigal is deficient, by being less careful of them than he ought: and as regards external action, prodigality implies excess in giving, but deficiency in retaining and acquiring, while covetousness, on the contrary, denotes deficiency in giving, but excess in acquiring and retaining.[4]

This excess in the giving or spending of his wealth on the part of the prodigal is not necessarily a quantitative excess.[5] Rather it is essentially an excess in view of the circumstances or end. Saint Thomas agrees with Aristotle when he quotes him as saying concerning the prodigal that "his giving is neither good, nor for a good end, nor according as it ought to be. For sometimes they give much to those who ought to be poor, namely, to buffoons and flatterers, whereas to the good they give nothing."[6]

The prodigal sins against himself by squandering his means of self-support; he injures others by spending the wherewithal to extend assistance to them.[7]

Taken simply, however, that is, as a habit of unreasonable disregard for the value of money, prodigality is a less serious fault

[4] *Ibid.*: Differunt autem avaritia et prodigalitas secundum superabundantiam et defectum diversimode. Nam in affectione divitiarum avarus superabundat, plus debito eas diligens; prodigus autem deficit, minus debito earum sollicitudinem gerens. Circa exteriora vero ad prodigalitatem pertinet excedere quidem in dando, deficere autem in retinendo et acquirendo; ad avaritiam autem pertinet e contrario deficere quidem in dando, superabundare autem in accipiendo et retinendo.

[5] *Sum. Theol.*, IIa-IIae, q. 119, art. 2, ad 3: . . . superexcessus prodigalitatis non attenditur principaliter secundum quantitatem dati, sed magis inquantum excedit id quod fieri oportet. See also *Cont. Gent.*, III, 134.

[6] *Sum. Theol.*, IIa-IIae, q. 119, art. 2, ad 2: . . . ut Philosophus dicit (*Ethic.* IV, 1), "dationes eorum non sunt bonae, neque boni gratia, neque secundum quod oportet; sed quandoque dant multa illis quos oporteret pauperes esse, scilicet histrionibus et adulatoribus; bonis autem nihil dant." See also *ibid.*, Ia-IIae, q. 73, art. 7. In pointing out that a multiplication of disorderly circumstances increases the evil of a vice, Saint Thomas gives the illustration of the wasteful man who gives both when he ought not and to whom he ought not.

[7] *Sum. Theol.*, IIa-IIae, q. 119, art. 3, ad 1: . . . Nam prodigus peccat in seipsum, dum bona sua consumit, unde vivere deberet; peccat etiam in alterum consumendo bona, ex quibus aliis deberet providere.

than greed. Saint Thomas finds three reasons for this conclusion, one lying in the nature of the act of prodigality, another in its effects, and a third in its remediability. We shall see in the next chapter that parting with money is more properly the act of the virtue of liberality than acquiring or retaining it, and parting with it in behalf of another more the perfection of the act. Now the act of prodigality, barring the idea of excess, is the same, and is, therefore, less opposed to the virtue than is the act of covetousness, or greed. Moreover, the lavish expenditures of the prodigal, foolish though they often be, are at least of some benefit to himself, to his erstwhile companions, or to the business recipients of his expenditures. This cannot be said of the paralyzing greed of the covetous man. Lastly, the re-establishment of order in the case of prodigality is easier than in the case of greed. This is partly because the act of prodigality is so close to the act of liberality that the use of a little prudence is often all that is needed to change vice into virtue. Again, it is because repeated acts of prodigality tend to exhaust the resources on which their performance depends; and an impoverished prodigal is almost by necessity turned from the folly of his ways. Finally, Saint Thomas points out, the prodigal is constantly advancing in years; and old age, more reliant than youth upon external goods for self-preservation, naturally inclines to thrift.[8]

A special phase of squandering is indicated by Saint Thomas in his treatment of large expenditures by notably wealthy citizens. The great undertakings, public or private, of which they alone are capable come under the virtue of *magnificence.* To it are opposed

[8] *Sum. Theol.*, IIa-IIae, q. 119, art. 3: . . . prodigalitas secundum se considerata minus peccatum est quam avaritia, et hoc triplici ratione: primo quidem quia avaritia magis differt a virtute opposita; magis enim ad liberalem pertinet dare, in quo superabundat prodigus, quam accipere vel retinere, in quo superabundat avarus. Secundo, quia prodigus est multis utilis, quibus dat; avarus autem nulli, sed nec sibi ipsi, . . . Tertio, quia prodigalitas est facile sanabilis; et per hoc quod declinat ad aetatem senectutis, quae est contraria prodigalitati; et per hoc quod pervenit ad egestatem de facili, dum multa inutiliter consumit, et sic pauper factus non potest in dando superabundare; et etiam quia de facili perducitur ad virtutem, propter similitudinem quam habet ad ipsam. Sed avarus non de facili sanatur. . . .

on the one hand that niggardliness, or sudden unnecessary retrenchment in some detail marring the proportionate perfection of the whole, which we have included among the manifestations of greed, and on the other, a tasteless extravagance. This vulgar display of wealth is a form of squandering especially in so far as it is an expenditure out of all proportion to the demands of the occasion. Saint Thomas following Aristotle cites as an example a club dinner given on the scale of a wedding banquet with elaborate floor-show and costly costuming.[9] We shall consider in a moment the motives he assigns to such expenditures.

This wasting of one's substance, Saint Thomas tells us, is, like any undue emission, repugnant to nature, "wherefore prodigality is said to be contrary to nature."[10] It is for this reason that prodigality in its pure form is rather uncommon. On the contrary, for "nothing prevents opposites from being in the same subject in different respects,"[11] it is frequently found in combination with greed. For in these cases illiberal or unjust methods of acquisition are used to replenish the dissipated substance,[12] and even often to perpetuate a vice which of itself tends to dissolution.[13]

Moreover, prodigality is frequently found in combination with certain other vices, or unreasonable habits, which either motivate it, are facilitated by it, or result from it. This association and the

[9] *In Ethic.*, IV, 7: . . . ille qui superabundat in sumptibus magnis, qui vocatur banausus quasi in fornace sua consumens, excedit magnificum non quidem in absoluta sumptuum quantitate, sed in expendendo praeter id quod oportet; quia in superfluis sumptibus multa consumit, et vult splendidos sumptus facere praeter melodiam, idest praeter debitam proportionem. . . . Puta quia facit nuptialia convivia histrionibus et comoedis, idest repraesentatoribus multa tribuit et viam cooperit purpura. . . . See also *Sum. Theol.*, IIa-IIae, q. 135, art. 2, et ad 2 et 3.

[10] *Sum. Theol.*, Ia-IIae, q. 32, art. 6, ad 2: . . . prodigalitas habet immoderatam emissionem, quae repugnat naturae: et ideo prodigalitas dicitur esse contra naturam.

[11] *Sum. Theol.*, IIa-IIae, q. 119, art. 1, ad 1: . . . nihil prohibet eidem inesse opposita secundum diversa.

[12] *Ibid.*: Similiter etiam contingit quod aliquis excedat in dando, et ex hoc est prodigus; et simul cum hoc excedat in accipiendo; vel ex quadam necessitate: quia dum superabundat in dando, deficiunt ei propria bona, unde cogitur indebite acquirere, quod pertinet ad avaritiam. See also *ibid.*, Ia-IIae, q. 72, art. 8, ad 3.

[13] See *supra*, p. 42, n. 8.

consequent ramifications of prodigality will become clearer as we proceed with our analysis from other viewpoints.

The Psychology of Prodigality

What is the explanation of prodigality in its simplest form, that is, as the mere purposeless squandering of wealth? Saint Thomas attributes it to a kind of foolishness.[14] He finds that it results not, like most vices, from a proneness of an appetite to disorderly gratification, but from a certain lack of reason.[15] And he agrees with Aristotle that "a prodigal man is a fool rather than a knave."[16] He is merely deficient in a rational regard for the utility of wealth.[17] Sometimes this attitude springs from inexperience. This is particularly the case with those who have received money which is the fruit of someone else's labor and have never known the want of it.[18]

A generous impulse to give pleasure to others, an impulse good in itself but vitiated by any inordinateness, may give rise to prodigality; or it may result from a determination to satisfy one's own will in giving, regardless of the fitness of the gift under the particular circumstances.[19] Again, excessive spending may be due to "an immoderate voraciousness. For there are some who would fain consume in one day what would suffice for several days . . . and through being over-lavish they waste their all."[20]

[14] *In Ethic.*, IV, 4: Sed videtur pertinere ad insipientiam quamdam.

[15] *Ibid.*: Et sic videtur quod prodigalitas non tam pertineat ad malitiam moralem, quae respicit pronitatem appetitus ad malum, quam rationis defectum. See also *infra*, n. 16.

[16] *Sum. Theol.*, IIa-IIae, q. 118, art. 7, ad 1: Prodigalitas autem non ordinatur ad aliquem finem principaliter appetibilem, sed magis videtur procedere ex defectu rationis. Unde Philosophus dicit quod "prodigus magis dicitur vanus quam malus." (*Ethic*, IV, 1.)

[17] *Sum. Theol.*, IIa-IIae, q. 119, art. 1, ad 3: . . . sed quandoque quidem ex eo quod taliter sunt dispositi ut divitias non curent. . . .

[18] *Sum. Theol.*, IIa-IIae, q. 117, art. 4, ad 1: Quod autem illi qui susceperunt pecunias ab aliis acquisitas, liberalius expendant, quasi existentes inopiae inexperti, si propter solam hanc inexperientiam liberaliter expenderent, non haberent virtutem liberalitatis.

[19] *Sum. Theol.*, IIa-IIae, q. 119, art. 2, ad 1: . . . prodigus enim aliquod bonum temporale cupit consequi inordinate, vel placere aliis, vel saltem satisfacere suae voluntati in dando.

[20] *In Orationem Dominican*, IV: Quartum vitium est immoderata vora-

Beyond these rather obvious explanations prodigality becomes more complicated; for excessive spending may be a means to some further deordination on the part of the prodigal, such as vainglory or any other vice.[21] For example, Saint Thomas says that frequently it is a form of boasting.[22] He gives a similar explanation of the ill-proportioned and tasteless extravagance of the erstwhile well-to-do, to which we referred in the previous section. It is, he says, directed to no good purpose, but only to vulgar display of wealth through which the squanderer hopes to gain esteem.[23] Frequently, too, his lavish gifts are his way of encouraging and rewarding those who have yielded him unwholesome amusement or satisfied his craving for flattery.[24]

Self-indulgence in pleasures of almost any kind when it becomes excessive can lead to a habit of prodigality by way of a means:

> . . . men who have become dissolute through pleasures usually grow lazy and, neglecting necessary matters and all the pursuits that duty lays upon them, devote themselves wholly to the quest of pleasure, on which they squander all that others had so carefully amassed.[25]

This very squandering on pleasures can lead to further squandering indirectly, since the habits of intemperate indulgence frequently created by the practice demand repeated satisfaction.

Saint Thomas mentions one further source of prodigality, and this is greed itself. This is the case when a man inordinately

citas. Sunt enim aliqui, qui tantum volunt consumere uno die, quod sufficeret pluribus diebus . . . et ex hoc quod nimis expendunt, contingit quod omnia consumunt.

[21] *Sum. Theol.*, IIa-IIae, q. 135, art. 2, ad 3: Nihil tamen prohibet quin hoc ad finem alterius vitii ordinetur, puta inanis gloriae, vel cujuscumque alterius.

[22] *Sum. Theol.*, IIa-IIae, q. 161, art. 2, ad 4: . . . superabundantia in exterioribus sumptibus et praeparationibus solet ad quamdam jactantiam fieri. . . .

[23] *In Ethic.*, IV, 7: Et omnia haec et similia facit, non propter aliquod bonum sed solum ad ostendendum divitias. Per hoc existimat quod in admiratione habeatur.

[24] See *supra*, p. 41, n. 6.

[25] *De Regimine Principum*, II, 4: Demum deliciis resoluti plerumque pigrescunt, et intermissis necessariis studiis et negotiis debitis, solis deliciis adhibent curam, in quas quae prius ab aliis fuerant congregata, profusi dispergunt: . . .

desirous of procuring riches makes lavish expenditures from the wealth he already possesses in order to attract the attention and win the favor of certain people whom he considers useful in accomplishing his end.[26]

Clearly, then, prodigality can have its rise in connection with any unreasonable action where money is the means of securing a desired end. Because of the well-nigh universal utility of wealth and the tendency of one kind of inordinateness to beget another, it is more frequently found in close association with other vices than in its simple form. So common and so close is this association in the case of self-indulgent habits that, as Aristotle pointed out, it is often made synonymous with them. Properly speaking, however, and disentangled from all such relationship with other vices, it is in itself merely the heedless wasting of one's substance. It is in this light that we shall now proceed to study with the aid of Thomistic principles the nature of the act of prodigality.

The Metaphysics of Prodigality

Wealth, we have seen, in properly designated as *bonum utile,* or useful good. "Use," according to Saint Thomas, "implies the application of one thing to another." [27] Since this depends upon the power of reference which is an act of reason, use is exclusively the action of a rational animal,[28] and being therefore proper to man as man, it is a strictly *human* act.[29] The use of money is by nature, then, a strictly human act. Its goodness or evil is determined by the principle that determines goodness or evil in every human act; but this is none other than the principle that determines good and evil in things.[30]

[26] *Sum. Theol.*, IIa-IIae, q. 119, art. 2, ad 1: Unde et prodigalitas quandoque ex avaritia nascitur; sicut cum aliquis prodige multe consumit intentione captandi favorem aliquorum, a quibus divitias accipiat.

[27] *Sum. Theol.*, Ia-IIae, q. 16, art. 3: . . . uti . . . importat applicationem alicujus ad aliquid.

[28] *Sum. Theol.*, Ia-IIae, q. 16, art. 2: Applicare autem aliquid ad alterum non est nisi ejus quod habet super illud arbitrium; quod non est nisi ejus qui scit referre aliquid in alterum; quod ad rationem pertinet. Et ideo solum animal rationale et consentit et utitur.

[29] See *supra*, p. 30, n. 52.

[30] *Sum. Theol.*, Ia-IIae, q. 18, art. 1: . . . de bono et malo in actionibus

> Now in things, each one has so much good as it has being: since good and being are convertible. . . . But God alone has the whole plenitude of His Being in a certain unity: whereas every other thing has its proper fulness of being in a certain multiplicity. Wherefore it happens with some things, that they have being in some respect, and yet they are lacking in the fulness of being due to them. Thus the fulness of human being requires a compound of soul and body, having all the powers and instruments of knowledge and movement: wherefore if any man be lacking in any of these, he is lacking in something due to the fulness of his being. So that as much as he has of being, so much has he of goodness: while so far as he is lacking in the fulness of his being, so far is he lacking in goodness and is said to be evil; thus a blind man is possessed of goodness inasmuch as he lives; and of evil inasmuch as he lacks sight. . . . We must therefore say that every action has goodness, in so far as it has being: whereas it is lacking in goodness, in so far as it is lacking in something that is due to its fulness of being; and thus it is said to be evil: for instance if it lacks the quantity determined by reason, or its due place, or something of the kind.[31]

This fundamental principle of the moral order is merely a

oportet loqui sicut de bono et malo in rebus, eo quod unaquaeque res talem actionem producit, qualis est ipsa.

[31] *Ibid.*: In rebus autem unumquodque tantum habet de bono, quantum habet de esse; bonus enim et ens convertuntur, ut dictum est (Ia, q. 5, art. 1 et 3). Solus autem Deus habet totam plenitudinem sui esse secundum aliquid unum et simplex; unaquaeque res vero habet plenitudinem essendi sibi convenientem secundum diversa. Unde in aliquibus contingit quod quantum ad aliquid habent esse, et tamen eis aliquid deficit ad plenitudinem essendi eis debitam; sicut ad plenitudinem esse humani requiritur quod sit quoddam compositum ex anima et corpore, habens omnes potentias et instrumenta cognitionis et motus; unde si aliquid horum deficiat alicui homini, deficit ei aliquid de plenitudine sui esse. Quantum igitur habet de esse, tantum habet de bonitate: inquantum vero aliquid ei deficit de plenitudine essendi, intantum deficit a bonitate, et dicitur malum; sicut homo caecus habet de bonitate quod vivit, et malum est ei quod caret visu. . . . Sic igitur dicendum est quod omnis actio, inquantum habet aliquid de esse, intantum habet de bonitate. Inquantum vero deficit ei aliquid de plenitudine essendi quae debetur actioni humanae, intantum deficit a bonitate et sic dicitur mala; puta si deficiat ei vel determinata quantitas secundum rationem, vel debitus locus, vel aliquid hujusmodi.

special application of a fundamental principle of the ontological order. A man is good ontologically in so far as he is complete according to his nature. His proper act is good in so far as it measures up to the full standard of goodness for a human act. Saint Thomas tells us what this standard is.

> . . . a fourfold goodness may be considered in a human action. First, that which, as an action, it derives from its genus; because as much as it has of action and being so much has it of goodness. . . . Secondly, it has goodness according to its species; which is derived from its suitable object. Thirdly, it has goodness from its circumstances, in respect, as it were, of its accidents. Fourthly, it has goodness from its end, to which it is compared as to the cause of its goodness.[32]

To be lacking in the fulness of this goodness; to be good in one way only, or another, or even in all but one, is to be lacking in the perfection due to a human act, and, therefore, to be evil. *Quilibet singularis defectus causat malum; bonum autem causatur ex integra causa.*[33]

The object of an action, Saint Thomas tells us, must be good.[34] The object is the *materia circa quam*, that about which something is done. It stands in relation to the action as form to matter, since it determines the species of the act.[35] The object of a human act is good if it is suitable to reason.[36] The circumstances must

[32] *Sum. Theol.*, Ia-IIae, q. 18, art. 4: Sic igitur in actione humana bonitas quadruplex considerari potest; una quidem secundum genus, prout scilicet est actio; quia quantum habet de actione et entitate, tantum habet de bonitate, ut dictum est (art. 1 hujus quaest.); alia vero secundum speciem, quae accipitur secundum objectum conveniens; tertia secundum circumstantias, quasi secundum accidentia quaedam; quarta autem secundum finem, quasi secundum habitudinem ad bonitatis causam.

[33] *Sum. Theol.*, Ia-IIae, q. 18, art. 4, ad 3: . . . nihil prohibet actioni habenti unam praedictarum bonitatum deesse aliam; et secundum hoc contingit actionem quae est bona secundum speciem suam, vel secundum circumstantias, ordinari ad finem malum, vel e converso. Non tamen est actio bona simpliciter, nisi omnes bonitates concurrant: quia "quilibet singularis defectus causat malum; bonum autem causatur ex integra causa" ut Dionysius dicit (*De Div. Nom.*, IV, 22).

[34] See *Sum. Theol.*, Ia-IIae, q. 18, art. 2.

[35] See *Sum. Theol.*, Ia-IIae, q. 18, art. 2, ad 2.

[36] *Sum. Theol.*, Ia-IIae, q. 18, art. 5.

be good. These bear the same relation to an act that accidents bear to substance and have, therefore, the same power to mar perfection.[37] Finally, the end must be good. By this we mean not the end of the work, the *finis operis*, but the end of the worker, the *finis operantis*,[38] or the intention of the agent, which, although it is last in execution, is first in intention, and has, therefore, the nature of a cause.[39]

> Now in voluntary action, there is a twofold action, namely, the interior action of the will, and the external action: and each of these actions has its object. The end is properly the object of the interior act of the will: while the object of the external action, is that on which the action is brought to bear. Therefore just as the external action takes its species from the object: so the interior act of the will takes its species from the end, as from its own proper object.
>
> Now that which is on the part of the will is formal in regard to that which is on the part of the external action: . . . The species of a human act is considered formally with regard to the end, but materially with regard to the object of the external action. Hence the Philosopher says that *he who steals that he may commit adultery, is, strictly speaking, more adulterer than thief.*[40]

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[37] *Sum. Theol.*, Ia-IIae, q. 18, art. 3.

[38] *Sum. Theol.*, IIa-IIae, q. 141, art. 6, ad 1: Considerandum est autem quod quandoque aliud est finis operantis, et aliud finis operis; sicut patet quod aedificationis finis est domus, sed aedificatoris finis quandoque est lucrum.

[39] *Sum. Theol.*, Ia-IIae, q. 1, art. 1, ad 1: . . . finis etsi sit postremus in executione, est tamen primus in intentione agentis; et hoc modo habet rationem causae.

[40] *Sum. Theol.*, Ia-IIae, q. 18, art. 6: In actu autem voluntario invenitur duplex actus, scilicet actus interior voluntatis, et actus exterior. Et uterque horum actuum habet suum objectum. Finis autem proprie est objectum interioris actus voluntarii; id autem circa quod est actio exterior, est objectum ejus. Sicut igitur actus exterior accipit speciem ab objecto circa quod est, ita actus interior voluntatis accipit speciem a fine sicut a proprio objecto. Id autem quod est ex parte voluntatis, se habet ut formale ad id quod est ex parte exterioris actus; . . . actus humani species formaliter consideratur secundum finem; materialiter autem secundum objectum exterioris actus. Unde Philosophus dicit (*Ethic.*, V, 2) quod "ille qui furatur ut committat adulterium, est per se loquendo magis adulter quam fur.

Strictly speaking too, then, any vice that uses the squandering of money as a means, formally specifies the act as belonging to its own category. The external action, however, remains an act of prodigality. A failure to understand this duality of action and of specification accounts for the common confusion of all prodigality with those intemperate indulgences to which prodigality so often bears the relation of matter to form. Even in these complex acts where the act of spending money is already vitiated by the object of the will, the further degree of vitiation of the external act itself may vary. For example, the end of the spending, the *finis operis,* and all the circumstances may be good, as when someone's needs are duly satisfied, even though the end of the spender, the *finis operantis,* is out of order. Again, the recipients may be unworthy, the amount excessive, the circumstances in any way undue. All these factors enter in to complicate the nature of the act, and the determination of its goodness.

But let us now consider the simple act of prodigality, the mere squandering of one's wealth. In what way is it deficient as a human act, and, therefore, evil?

To spend or give money is the proper use of money,[41] for money is a means; and the use of means, we have said, is a strictly human act. It is of the essence of a human act that it be directed by reason to an end. In other words aimlessness is contrary to the nature of a human act. Yet simple squandering lacks the direction of reason; it is wanting in purpose; it has no definite end. Regardless, therefore, of the incidental good it may effect, it is itself deficient as a human act. Its final cause is missing. *Bonum autem causatur ex integra causa.* And, therefore, it is evil by reason of its incompleteness.

Moreover, because of the same lack of reasonable direction, the due fitness of the circumstances is often undetermined. This disregard alone can vitiate the act of spending.

Finally, reason should direct man's spending in proportion to his substance. In the act of squandering this due measure is ignored, so that a man is said to waste his substance, which is a

[41] *Sum. Theol.*, IIa-IIae, q. 117, art. 4: Usus autem pecuniae est in emissione ipsius.

sort of ruining of himself.[42] This, we have seen, is against nature and is, therefore, unsuitable to reason. But if its formal cause or object is unsuitable to reason, a human act lacks goodness according to its species.[43] The act of prodigality is, therefore, specifically evil.

By reason of its object, then, and sometimes of its circumstances, and frequently of its end, which may be either missing or determined by the formal object of the will to some disorderly purpose, the act of prodigality, simple or complex, lacks the full goodness due to a human act. In its simple form its incompleteness is attributable to lack of reasonable direction and hence Saint Thomas agrees with Aristotle that the true prodigal is " a fool rather than a knave." [44]

The Consequences of Prodigality

If prodigality is not cured by experience, impoverishment, or the belated exercise of prudence, it seldom remains a simple isolated vice. Its consequences, moreover, can be disastrous for the individual and for society.

Saint Thomas says that the prodigal more frequently than not inclines to intemperance " both because through spending too much on other things he becomes fearless of spending on objects of pleasure, to which the concupiscence of the flesh is more prone; and because through taking no pleasure in virtuous good, he seeks for himself pleasures of the body." [45]

He has pointed out that dissolute habits will lead to squandering as a means. Here he completes the *vicious circle* by showing why heedless squandering is likely to lead to dissolute habits as a result. The same truth obtains in the relationship between prodigality and greed. For just as greed can make use of lavish display as a means, so squandering can lead to illiberal and unjust methods of acquisition.[46]

[42] See *supra*, p. 40, n. 2. See also *Contra Impugn. Dei Cultum*, VI, ad 10.

[43] See *supra*, p. 48, n. 32.

[44] See *supra*, p. 44, n. 16.

[45] *Sum. Theol.*, IIa-IIae, q. 119, art. 1, ad 3: Ut frequentius tamen intemperantias declinant; tum quia ex quo superflue expendunt in aliis, etiam in rebus voluptuosis expendere non verentur, ad quas magis inclinat concupiscentia carnis, tum etiam quia ex quo non delectantur in bonis virtutum, quaerunt sibi corporales delectationes. See also *In Ethic.*, IV, 4.

[46] *De Regimine Principum*, II, 4: Unde ad paupertatem deducti, dum

The prodigal who wastes his substance brings sorrow on himself.[47] Moreover, he brings distress on others. For not only is he unable to practice helpful social virtues, but he and those dependent on him become burdens on the state; for he impoverishes himself by his excesses, and soon lacks the necessary means of self-support.[48]

If his means are well-nigh unlimited, the prodigal is still a menace to society; for his lavishness awakens envious greed among the poor, and this, we have seen, gives rise to a host of social evils.

Saint Thomas singles out for special comment the squandering of rulers entrusted with the public funds, and of the clergy entrusted with the goods destined for the relief of the needy.

He agrees with Aristotle that a fruitful source of unrest is the lavish spending on courtesans and artists of the hard-won earnings exacted in taxation from the people.[49] He condemns as social injustice any prodigal expenditures made by the clergy from the Church's goods which should be regarded as belonging to the poor.[50]

We have used the negative approach to the mean of virtue in order that the principles of liberality enunciated by Saint Thomas may stand out in clear relief against the background of what the proper attitude toward wealth is not. Let us now follow Saint Thomas in his analysis of what it is.

consuetis deliciis carere non possunt, se furtis et rapinis exponunt, ut habeant unde possint suas voluptates explere.

[47] *Sum. Theol.*, Ia-IIae, q. 32, art. 6, ad 1: . . . emissio . . . inquantum evacuat proprium bonum, potest esse contristans, sicut quando est immoderata.

[48] See *supra*, p. 41, n. 7.

[49] *In Polit.*, V, 12: . . . ut quando accipiunt a subditis laborantibus et operantibus assidue, et postmodum abundant de meretricibus et extraneis, et quos habent sibi saepe familiares, artificibus et histrionibus: quando enim sic facit tyrannus, odio habetur a subditis, et facilius insurgunt contra ipsum: . . .

[50] *Sum. Theol.*, IIa-IIae, q. 119, art. 3, ad 1: Nam prodigus . . . peccat . . . in alterum consumendo bona. . . . Et praecipue hoc apparet in clericis, qui sunt dispensatores bonorum Ecclesiae, quae sunt pauperum, quos defraudant, prodige expendendo.

CHAPTER FOUR

Saint Thomas and the Reasonable Attitude Toward Wealth

Liberality

The *sine qua non* of character control of wealth is the regulation of the interior dispositions regarding it. Somewhere between the inordinate love of wealth on the one hand, and the foolish disregard for its proper utility on the other, Saint Thomas finds, with Aristotle, the reasonable attitude, or *liberality,* which is the mean of virtue, and which establishes order in the use of money.[1]

The name itself of this virtue, Saint Thomas reflects, indicates its nature, "since when a man quits hold of a thing he frees (*liberat*) it, so to speak, from his keeping and ownership, and shows his mind to be free of attachment thereto."[2] This detachment from wealth and the consequent readiness to make fitting use of it, whether for oneself, for others, or for the glory of God, is the very essence of a reasonable attitude toward wealth.[3] It behooves us, therefore, to gain as clear an understanding as possible of Saint Thomas' conception of this spirit of detachment.

[1] *Sum. Theol.*, IIa-IIae, q. 117, art. 3, ad 3: . . . propinqua materia liberalitatis sunt interiores passiones, secundum quas homo afficitur circa pecuniam; et ideo ad liberalitatem pertinet praecipue ut homo propter inordinatam affectionem ad pecuniam non prohibeatur a quocumque debito usu ejus. See also *In Ethic.*, IV, 1.

[2] *Sum. Theol.*, IIa-IIae, q. 117, art. 2: Et ad hoc idem pertinere videtur etiam nomen liberalitatis; cum enim aliquis a se emittit, quodammodo illud a sua custodia et dominio liberat, et animum suum ab ejus affectu liberum esse ostendit. It is interesting to note that Ferrariensis in his *Commentarium in Summa Contra Gentiles,* III, 134, carries the word *liberat* back to its Greek origin and contends that its meaning is rather *to make free* in the sense of making another independent by a gift.

[3] *Sum. Theol.*, IIa-IIae, q. 117, art. 6: Liberalitas autem tendit in aliquod bonum dupliciter: uno modo primo et per se; alio modo ex consequenti. Primo quidem et per se tendit ad ordinandum propriam affectionem circa possessionem pecuniarum et usum; . . . Alio modo ordinatur liberalitas ad aliquid bonum ex consequenti; . . . ex hoc enim quod homo non est amativus pecuniae, sequitur quod de facili utatur ea ad seipsum, et ad utilitatem aliorum, et ad honorem Dei.

Analysis of Liberality

To dispose of the formal treatment of this virtue in the *Secunda Secundae*—for the formal treatment is far less illuminating from the social standpoint than his comparative comments and his answers to objections—Saint Thomas determines in six brief articles the following points:

1. That liberality is a virtue.
2. That its matter is money or all that can be valued in terms of money.
3. That its act is making use of money.
4. That its most perfect expression is the act of giving.
5. That, because, like justice, it is directed to another and concerns external goods, it is annexed to justice as to a principal virtue.
6. That, though considered from the standpoint of the goods which are its object, and which are least in the hierarchy of goods, it is by no means the greatest among the virtues, yet, by reason of its far-reaching influence on the exercise of other virtues, it enjoys a certain excellence peculiar to it.[4]

Most of these points will receive amplification from further sources as we proceed.

Saint Thomas is explicit in his denunciation of erroneous ideas of the liberal attitude. "It does not belong to the liberal man," he tells us, "even in temporal things to attend so much to others as to lose sight of himself and those belonging to him."[5] Furthermore he adds that it does not belong to the liberal man even to give away so much of his riches that he is without "the wherewithal to perform those acts of virtue whereby happiness is acquired."[6] He

[4] *Sum. Theol.*, IIa-IIae, q. 117, arts. 1-6.

[5] *Sum. Theol.*, IIa-IIae, q. 117, art. 1, ad 1: . . . et tamen etiam in rebus temporalibus non pertinet ad liberalem ut sic aliis intendat, quod omnino se et suos despiciat.

[6] *Sum. Theol.*, IIa-IIae, q. 117, art. 1, ad 2: . . . ad liberalem non pertinet sic divitias emittere ut non . . . remaneat . . . unde virtutis opera exequatur quibus ad felicitatem pervenitur. The renunciation of all temporal goods belongs, Saint Thomas explains here, to the state of perfection,

agrees with Aristotle, as we have seen, that those who spend freely on intemperance or for the sake of any other vice are not liberal but prodigal, and with Saint Ambrose that the open-handedness which is motivated more by boastfulness than by pity is not true liberality, and that no amount of spending on evil works will make liberal men out of those who are lacking in other virtues.[7]

> Again, nothing hinders certain people from spending much on good uses, without having the habit of liberality: even as men perform works of other virtues, before having the habit of virtue, though not in the same way as virtuous people.[8]

Saint Thomas here distinguishes from the true virtue of liberality, which is above all a habit of mind from which acts proceed under the direction of reason, those impulsive or emotionally motivated acts of generosity which spring from a natural inclination in some characters, or those more or less mechanical acts that result from training.[9]

On the other hand, he points out, "nothing prevents a virtuous

not to the virtue of liberality. He adds, too, that the liberal dispensing of one's goods in so far as it is virtuous is directed to happiness.

[7] *Sum. Theol.*, IIa-IIae, q. 117, art. 1, ad 3: . . . sicut Philosophus dicit (*Ethic.*, IV, 1) illi qui consumunt multas res in intemperantiis, non sunt liberales sed prodigi; et similiter quicumque effundit quae habet, propter quaecumque alia peccata. Unde et Ambrosius dicit . . . nec illa perfecta est liberalitas si jactantiae causa magis quam misericordiae largiaris. Et ideo illi qui carent aliis virtutibus, licet in aliqua mala opera multa expendant, non sunt liberales.

[8] *Sum. Theol.*, IIa-IIae, q. 117, art. 1, ad 3: Nihil etiam prohibet aliquos multa in bonos usus expendere, et habitum liberalitatis non habere; sicut et aliarum virtutum opera faciunt homines, antequam habitum virtutis habeant, licet non eodem modo quo virtuosi.

[9] Saint Thomas as a philosopher recognizes, on the natural level, perfect and imperfect virtues. The former are connected through prudence which is right reason about things to be done. The latter are inclinations, in us by natural temperament or by habituation. They are not connected. He cites as a common example men who by temperament or by training are prompt in doing needs of liberality, but are not prompt in doing deeds of chastity. (See *Sum. Theol.*, Ia-IIae, q. 65, art. 1.) For further treatment of the grades of virtue including the highest, the infused virtues connected by charity, see *Q. D. De Virtutibus Cardinalibus*, q. 1, art. 2.

man from being liberal although he be poor." [10] And, in explanation of this statement, he agrees with Aristotle that liberality is proportionate to a man's substance, or means; that it consists not in the amount given but in the habit of the giver.[11]

Perhaps the most striking expression of this idea occurs in the brief answer Saint Thomas gives to an objection concerning the matter of liberality. The objector argues that since moral virtues are about operations and passions, and since liberality is a moral virtue, its matter should be passions, not money. Saint Thomas responds:

> . . . liberality depends not on the quantity given, but on the heart of the giver. Now the heart of the giver is disposed according to the passions of love and desire, and consequently those of pleasure and sorrow, towards the things given. Hence the interior passions are the immediate matter of liberality, while exterior money is the object of those same passions.[12]

It is evident, then, that though the act of liberality cannot be exercised without some material goods, the habit of liberality is essentially a regulation of the desire for or love of wealth, and is quite independent of the actual wealth or poverty of the individual in whom it is found. Spending or giving money is not necessarily and indication of the presence of this virtue in a character; nor is the failure to do so necessarily an indication of its absence. Desiring wealth, even large sums of wealth, is not incompatible with liberality; whereas being devoid of a consciousness of its utility and of a desire for a sufficiency of it ordinarily is. Complete renunciation of worldly goods, and of the desire for them, belongs

[10] *Sum. Theol.*, IIa-IIae, q. 117, art. 1, ad 3: . . . nihil prohibet aliquos virtuosos licet sint pauperes, esse liberales.

[11] *Ibid.*: Unde Philosophus dicit (*Ethic.*, IV, 1) Secundum substantiam, id est, facultatem divitiarum, liberalitas dicitur: non enim consistit in multitudine datorum, sed in dantis habitu. See also *In Ethic.*, IV, 2.

[12] *Sum. Theol.*, IIa-IIae, q. 117, art. 2, ad 1: . . . liberalitas non attenditur in quantitate dati, sed in affectu dantis. Affectus autem dantis disponitur secundum passiones amoris et concupiscentiae, et per consequens delectationis et tristitiae ad ea quae dantur; et ideo immediata materia liberalitatis sunt interiores passiones; sed pecunia exterior est objectum ipsarum passionum.

to a special state of life, and even then is suitable to man only under such circumstances as insure his subsistence in one way or another.[13]

Characteristics of the Liberal Attitude

The liberal man in contrast with the greedy man regards the wealth that he possesses and the wealth that he desires as *bonum utile,* merely an instrument to be put to good use.[14] In contrast with the prodigal he views it as useful for a reasonably determined end, and he has regard for the fitness of the circumstances surrounding his act.[15]

It belongs to the liberal habit of mind, that is, beyond the province of sheer justice, to regulate the acquisition of wealth as well as its use. But since suitable giving proceeds from the fact that a man is disposed to prefer the good of reason to cupidity, it follows that one who has a liberal habit disposing him to use his money well will at the same time be reasonable in his methods of acquisition.[16]

The liberal man, furthermore, will be distressed, but only moderately so, by an inadvertent excess in his use of wealth.[17] His readiness to share his wealth with others and his recognition of its rightful place in a scale of values will enable him to sustain lightly the depredations and importunings of others.[18] He will,

[13] See *Contra Impugnantes Dei Cultum et Religionem,* VI.

[14] *Sum. Theol.,* IIa-IIae, q. 117, art. 3, ad I: . . . ad liberalitatem pertinet bene uti divitiis.

[15] *In Ethic.,* IV, 3: . . . liberalis emittit pecunias dando et expendendo, et hoc secundum rationem rectam, in quae oportet, et quaecumque oportet, et alia hujusmodi quae observare oportet. Per quod differt liberalis a prodigo.

[16] *Ibid.*: Decens enim datio procedit ex hoc quod homo praefert bonum rationis cupiditati pecuniae . . . decens datio et decens acceptio, quae se invicem consequuntur, simul adunantur in liberali.

[17] *Ibid.*: . . . si contingat ipsum aliquid de suis divitiis consumere praeter ordinem ad finem optimum . . . de hoc tristatur . . . tamen circa ipsam tristitiam modum rationis observat.

[18] *Ibid.*: . . . liberalis est bene communicativus in pecuniis, idest promptus ad hoc quod pecunias suas quasi communes cum aliis habeat. Potest enim absque tristitia sustinere quod aliquis ei in pecuniis injurietur, eo quod non multum pecunias appretiatur.

in addition, be more grieved over a suitable gift not bestowed, than over a gift unsuitably given; for an omission is more opposed to his proper act than is a disregard of due circumstances in giving.[19]

The liberal man, in fine, is disposed to give rather than to receive. As Saint Thomas expresses it:

> . . . since liberality is a principle of giving, it does not belong to the liberal man to be ready to receive and still less to beg. Hence the verse:
>
> 'In this world he that wishes to be pleasing to many
> Should give often, take seldom, ask never.' [20]

It is this characteristic disposition to give, for which the liberal man is generally known. Although it belongs to him to be generous in his methods of acquisition of wealth, to be prudent in his conservation of it,[21] and to be judicious in his spending, all of which activities come under the regulation of liberality, yet it is for the more difficult act of parting freely with his wealth to others that the liberal man is commonly praised and loved.[22]

Of the actual liberal use of wealth and of its individual and social aspects we shall have more to say in the following chapter. Here we are concerned chiefly with the habit of liberality as the regulator of the interior dispositions regarding wealth. We propose now to distinguish this habit or virtue from other virtues

[19] *Sum. Theol.*, IIa-IIae, q. 117, art. 4, ad 2: Ei autem quod est convenienter dare, duo opponuntur, scilicet non dare quod convenienter est dandum, et dare aliquid inconvenienter. Unde de utroque tristatur liberalis, sed de primo magis, quia plus opponitur proprio actui. See also *In Ethic.*, IV, 3.

[20] *Sum. Theol.*, IIa-IIae, q. 177, art. 4, ad 3: Unde quia liberalitas est principium dationis, non pertinet ad liberalem ut sit promptus ad recipiendum et multo minus ad petendum. Unde versus:

> 'Si quis in hoc mundo multis vult gratus haberi,
> Det, capiat, quaerat plurima, pauca, nihil.

[21] *Sum. Theol.*, IIa-IIae, q. 117, art. 3, ad 2: . . . ad liberalitatem pertinet non solum uti pecunia, sed etiam eam praeparare et conservare ad idoneum usum. See also Chapter VI.

[22] *In Ethic.*, IV: Virtus est circa difficile. Sed facilius est quod aliquis non accipiat aliena, quam quod det proprium. . . . Dicuntur enim maxime liberales illi qui dant. . . . Inter omnes virtuosos maxime amantur liberales . . . amicitia utiles. . . . Sunt autem utiles per hoc quod dant.

closely associated with it, and by showing its relationship to them to point out the excellence peculiar to it.

Liberality and Associated Virtues

Liberality and Justice. All the moral virtues,[23] Saint Thomas reduces to four cardinal virtues, prudence, justice, fortitude and temperance [24] of which the others are considered as parts, *integral, subjective,* or *potential.*[25] Liberality, we have seen, shares with justice its direction to another and its concern with external things. It is not a species of justice, "since justice pays another what is his, whereas liberality gives another what is one's own." [26] Though

[23] Besides the moral virtues, which perfect man in his natural appetites and desires by regulating them according to the rule of reason, Saint Thomas recognizes five intellectual virtues which man may acquire. Three of these perfect his speculative intellect, *understanding,* the habit of knowledge of first principles, *science,* the habit of knowledge of particular branches of learning, and *wisdom,* the habit of knowledge of ultimate causes. The other two, *prudence,* the habit of right reason about things to be done, and *art,* the habit of right reason about things to be made, perfect his practical intellect. (See *Sum. Theol.,* Ia-IIae, q. 62.) Because it perfects the intellect and directs the will, prudence is both an intellectual and a moral virtue. (See *ibid.,* q. 58, art. 3, ad 1.) As a moral virtue prudence cannot be present without the other moral virtues, and it is equally indispensable to them. (See *ibid.,* art. 4; q. 65, art. 1.) Saint Thomas, as theologian, regards all the virtues, intellectual and moral, as subject to infusion together with the supernatural or theological virtues of faith, hope, and charity. (See *ibid.,* q. 62, art. 3; q. 63, art. 3.) On this level charity is the bond among all the virtues, being as it were, the principle of infused virtue, just as prudence is the bond on the natural level, being the principle of right reason about things to be done. (See *ibid.,* q. 65, art. 3.)

[24] *Sum. Theol.,* Ia-IIae, q. 61, art. 2, ad 3: . . . omnes alia virtutes . . . reducuntur ad praedictas quatuor, et quantum ad subjectum, et quantum ad rationes formales.

[25] The *integral* parts of a virtue are those which need to concur for the perfect act of a virtue; the *subjective* parts are its species; the *potential* parts are the various virtues connected with it which are directed to certain secondary acts or matters, not having, as it were, the whole power of the principal virtue. (See *Sum. Theol.,* IIa-IIae, q. 48.)

[26] *Sum. Theol.,* IIa-IIae, q. 117, art. 5: . . . liberalitas non est species justitiae, quia justitia exhibet alteri quod est ejus; sed liberalitas exhibet id quod suum est.

its matter, money, is the same as that of justice, it is in a different way; for justice is concerned primarily in the establishment of equality in external things and has nothing to do, properly speaking, with the regulation of internal passions,[27] which are, we know, the immediate matter of liberality. Yet, in the central function of justice, which is to render something due, there is a kind of participation by liberality. In answering an objector who would disassociate liberality from justice entirely, on the grounds that the more a thing is due the less liberally it is given, Saint Thomas says:

> Although liberality does not consider the legal due that justice considers, it considers a certain moral due. This due is based on a certain fittingness and not on an obligation: so that it answers to the idea of due in the lowest degree.[28]

Liberality fills, then, the requirements of a potential part of justice, and comes under it, therefore, rather than under any other moral virtue. With temperance, liberality shares, it is true, the regulation of concupiscence and delight. "But the concupiscence and delight in money is not referable to the body but rather to the soul. Hence liberality does not properly pertain to temperance." [29]

With fortitude, the virtue that steels the will to follow reason in unusual situations, hazardous undertakings, or deeds of a certain greatness, liberality has nothing in common directly. Yet with one of the potential parts of fortitude, the virtue of magnificence, *magnificentia,* it is more closely associated than with any other virtue in the ethical system. In fact, so close is the associa-

[27] *Sum. Theol.*, IIa-IIae, q. 117, art. 2, ad 3: . . . justitia constituit aequalitatem in exterioribus rebus; non autem ad eam proprie pertinet moderari interiores passiones: unde aliter pecunia est materia liberalitatis et aliter justitiae.

[28] *Sum. Theol.*, IIa-IIae, q. 117, art. 5, ad 1: . . . liberalitas etsi non attendat debitum legale, quod attendit justitia, attendit tamen debitum quoddam morale, quod attenditur ex quadam ipsius decentia, non ex hoc quod sit alteri obligatus: unde minimum habet de ratione debiti. See also *ibid.*, q. 80, art. 1.

[29] *Sum. Theol.*, IIa-IIae, q. 117, art. 5, ad 2: Concupiscentia autem pecuniae et delectatio non est corporalis, sed magis animalis. Unde liberalitas non pertinet proprie ad temperantiam. See also *In Ethic.*, IV, 1.

tion that the two virtues, even by those following Saint Thomas, are sometimes considered synonymous.[30] Saint Thomas himself has, however, made them quite distinct.

Liberality and Magnificence. As the name of this virtue implies, magnificence is directed to the doing of great things,[31] that is, to the conceiving and executing of great works,[32] and, therefore, to the entailed expenditure of extraordinary sums of money.[33] "Hence it belong to magnificence to spend much in order that same great work may be accomplished in a becoming manner." [34] Its remote matter is, then, the same as that of liberality, money. Like liberality, too, it involves the moderation of love of money in so far as this might prove an obstacle to the necessary outlay.[35] This moderation is not, however, its proximate matter, for that is the undertaking of something great. Saint Thomas follows Aristotle in two distinctions in the matter of these virtues. Liberality extends to every conceivable operation concerning money, whereas magnificence has only to do with spending. Liberality, in the matter of spending, is limited to moderate expenditures on an ordinary scale; magnificence, strictly speaking, has only to do with extraordinary expenditures.[36] Further, every magnificent man is

[30] See Oswald Von Nell-Breuning, S. S., *Reorganization of Social Economy* (Milwaukee: The Bruce Publishing Co., 1936), p. 114 *et seq.* The author says that Saint Thomas treats of the virtue of liberality with great completeness, and gives as his reference, question 134 in the *Secunda Secundae* of the *Summa Theologica.* This is in reality Saint Thomas' treatise on *magnificentia*, but the author uses both terms as if Saint Thomas had made no distinction.

[31] *Sum. Theol.*, IIa-IIae, q. 134, art. 1: Et ideo operari aliquid magnum, ex quo sumitur nomen magnificientiae. . . .

[32] *Sum. Theol.*, IIa-IIae, q. 134, art. 2, ad 2: Ad magnificentiam vero pertinet non solum facere magnum, secundum quod *facere* proprie sumitur, sed etiam ad magnum faciendum tendere animo.

[33] *Sum. Theol.*, IIa-IIae, q. 134, art. 3: Ad hoc autem quod aliquod magnum opus convenienter fiat, requiruntur proportionati sumptus: . . .

[34] *Ibid.*: Unde ad magnificentiam pertinet magnos sumptus facere, ad hoc quod opus magnum convenienter fiat.

[35] *Ibid.*: Et ideo materia magnificentiae possunt dici et ipsi sumptus . . . et ipsa pecunia . . . et amor pecuniae, quem moderatur magnificus, ne sumptus magni impediantur.

[36] *In Ethic.*, IV, 6: . . . liberalitas se extendit ad omnes operationes quae sunt circa pecunias. . . . Sed magnificentia est solum circa sumptus,

necessarily liberal,[37] for the regulation of the interior affections concerning money is the starting point of its reasonable use. But not every liberal man is magnificent, at least in act, for he has not the wherewithal to undertake great works,[38] though Saint Thomas hastens to point out that due to the close connection of the virtues, a connection which does not extend to their acts,[39] "every liberal man has the habit of magnificence, either actually or in respect of a proximate disposition thereto. . . ."[40] This is simply to say that if a man is truly liberal his spending will be in proportion to his substance, and, given the opportunity by industry or by fortune, his latent habit of magnificence will easily become operative. Saint Thomas even adds that though goods of fortune are necessary as instruments in accomplishing things that are great *simpliciter*, the poor man, because little and great are relative terms, may, in a sense, give expression to this virtue by doing some little thing magnificently in proportion to its genus.[41] This applies also to all liberal men, for not all liberal men are poor, yet many have never in their whole lifetime the wherewithal to do deeds that are great in themselves.

We shall have more to say about the acts of magnificence in the

idest expensas . . . etiam in sumptibus sive in expensis magnificentia excedit liberalitatem magnitudine expensarum. Magnificentia enim est solum circa magnas expensas. . . . See also *Sum. Theol.*, IIa-IIae, q. 134, art. 3, ad 2.

[37] *In Ethic.*, IV, 6: Quia omnis magnificus est liberalis. . . .

[38] *Sum. Theol.*, IIa-IIae, q. 134, art. 1, ad 1: . . . non omnis liberalis est magnificus quantum ad actum, quia desunt ipsi ea quibus uti necesse est ad actum magnificum.

[39] *Sum. Theol.*, IIa-IIae, q. 129, art. 3, ad 2: . . . connexio virtutum non est intelligenda secundum actus, ut scilicet cuilibet competat habere actus omnium virtutum.

[40] *Sum. Theol.*, IIa-IIae, q. 134, art. 1, ad 1: Tamen omnis liberalis habet habitum magnificentiae vel actu, vel in propinqua dispositione. . . . See also *Q. D. De Virtutibus Cardinalibus*, q. 1, art. 2, ad 5.

[41] *Sum. Theol.*, IIa-IIae, q. 134, art. 3, ad 4: Sed ad exteriores actus virtutum requiruntur bona fortunae, sicut quaedam instrumenta; et secundum hoc pauper non potest actum magnificentiae exteriorem exercere in his quae sunt magna simpliciter, sed forte in his quae sunt magna per comparationem ad aliquod opus; quod etsi in se sit parvum, tamen potest magnifice fieri secundum proportionem illius generis: nam parvum et magnum dicuntur relative.

next chapter. Our purpose here is mainly to distinguish closely associated virtues. There remains of these but charity with its characteristic acts of beneficence, and works of mercy, particularly alms-deeds, to be distinguished from liberality, with which at first glance they might seem to be identified.

Liberality and Charity. Saint Thomas treats exhaustively of the emotion of love, of the various kinds and degrees of friendship, and of the theological virtue of *charity*, which is the root and crown and perfection of all the virtues, and which he defines as "the friendship of man for God."[42] But to *altruism*, that is, the love of man for his fellow-men, as such, on the natural level and according to reason, he devotes no special treatise. Speaking from an age dominantly Christian, he absorbs the natural in the supernatural in his presentation of this pre-eminently Christian virtue. Throughout his works, however, are innumerable passages that prove his recognition of the natural foundation of charity.[43] Certain of its acts, such as doing good to others, and aiding those in distress, *beneficence*,[44] and *alms-deeds*,[45] are in some degree common to men the world over.[46] They have their rise in the social nature of man, and derive their limitations from the frustration of his capacity for transcendence.[47]

Acts of beneficence, and works of mercy, or alms-deeds, because they frequently find expression through the medium of external goods are often, on the surface of things, identical with acts of liberality. But there is, in the mind of Saint Thomas, a very clear

[42] *Sum. Theol.*, IIa-IIae, q. 123, art. 1: . . . charitas amicitia quaedam est hominis ad Deum.

[43] *Sum. Theol.*, Ia, q. 60, art. L; Est autem hoc commune omni naturae, ut habeat aliquam inclinationem, quae est appetitus naturalis, vel amor. See also *Cont. Gent.*, III, 117. For a complete and scholarly study of this problem see Cyril Harry Miron, *The Problem of Altruism in the Philosophy of Saint Thomas*, Dissertation (Washington: The Catholic University of America, 1939).

[44] See *Sum. Theol.*, IIa-IIae, q. 31. [45] See *Sum. Theol.*, IIa-IIae, q. 32.

[46] This, according to anthropologists, is true even of the most primitive tribes, though their fellow-feeling may be limited to a definite group.

[47] *Sum. Theol.*, IIa-IIae, q. 23, art. 2: Manifestum est autem quod actus charitatis excedit naturam potentiae voluntatis. Nisi ergo aliqua forma superadderetur naturali potentiae, per quam dilectionis actum, esset actus iste imperfectior actibus naturalibus et actibus aliarum virtutum. . . .

distinction among the three. One of the effects of charity, or even of natural love, is to make one man wish well to another; and it is from this interior disposition of *benevolence* that acts of beneficence proceed.[48] Another of the effects of charity, or even of social solidarity, is to awaken sympathy for another's distress and a desire to succor him in his need. This *misericordia,* or compassion for another's unhappiness, is the motive power of works of mercy, or alms-deeds.[49] Acts of liberality, however, proceed from a reasonable detachment from wealth, from a man's being so disposed toward his money that he is ready to be open-handed with it whenever a fitting occasion arises.

The basis of distinction is, then, the interior disposition from which the act of virtue originates. Saint Thomas illustrates this distinction when he says that if a man through benevolence bestows a gift upon his friend, at the same time desiring to keep it for himself, his giving is not liberal, yet that the perfection of his friendship is proved by the very fact that he is willing to make the sacrifice of something that he would rather keep for himself.[50] Moreover, he points out the influence of liberality upon such related acts. To an objector who would identify almsgiving with liberality on the grounds that both are a giving of money, he responds: "Almsgiving belongs to liberality, in so far as liberality removes an obstacle to that act, which might arise from excessive love of riches, the result of which is that one clings to them more than one ought." [51]

[48] *Sum. Theol.*, IIa-IIae, q. 31, art. 1: Nam in actu dilectionis includitur benevolentia, per quam vult aliquis bonum amico. . . . Voluntas autem est effectiva eorum quae vult, si facultas adsit; et ideo ex consequenti benefacere amico ex actu dilectionis consequitur. Et propter hoc beneficentia secundum communem rationem est amicitiae vel charitatis actus.

[49] *Sum. Theol.*, IIa-IIae, q. 32, art. 1: . . . dare eleemosynam proprie est actus misericordiae. . . . Et quia misericordia est effectus charitatis . . . ex consequenti dare eleemosynam est actus charitatis, misericordia mediante.

[50] *Sum. Theol.*, IIa-IIae, q. 31, art. 1, ad 2: Unde si homo det aliquod donum magnum, et tamen cum quadam concupiscentia retinendi, datio non est liberalis . . . non derogat amicitiae, si aliquis rem quam concupiscit retinere, dat alteri propter amorem; sed magis ex hoc ostenditur amicitiae perfectio.

[51] *Sum Theol.*, IIa-IIae, q. 32, art. 1, ad 4: . . . dare eleemosynam perti-

His genius for distinctions never blinded Saint Thomas to the merging of virtues, even of the cardinal virtues by a kind of overflow and of reciprocal influence.[52] It is from its relationship to and influence upon the virtues with which it is closely associated that liberality, though not among the greatest of the virtues, simply, because of the lowliness of the goods which are its matter,[53] derives a certain excellence peculiar to it.

The Excellence of Liberality

Justice, liberality, magnificence, and charity—these are the virtues that must be considered in the problem of character control of wealth. Of them, however, charity is concerned with money only incidentally, through certain of its acts, and justice is by no means limited to matters of finance. Magnificence, simply speaking, is the virtue of the wealthy few; whereas liberality is every man's virtue, regulating primarily his attitude toward wealth and, through this attitude, the use he makes of it.

Justice in money matters is the foundation of liberality. Without justice there can be no liberality, though the converse is not true. This makes justice, as more universal, greater *simpliciter*; but in a relative sense, *secundum quid*, liberality is greater because it superadds something to justice and is, as it were, an ornament of the more fundamental virtue. The same may be said of magnificence which is dependent upon and adds something to both justice and liberality.[54]

net ad liberalitatem, inquantum liberalitas aufert impedimentum hujus actus, quod esse posset ex superfluo amore divitiarum, propter quem aliquis efficitur nimis retentivus earum.

[52] *Sum. Theol.*, Ia-IIae, q. 61, art. 4, ad 1: Vel potest dici quod istae quatuor virtutes denominatur ab invicem per reduntantiam quamdam. Id enim quod est prudentia, redundat in alias virtutes, inquantum a prudentia diriguntur.

[53] *Sum. Theol.*, IIa-IIae, q. 117, art. 6: . . . quaelibet virtus tendit in aliquod bonum; unde quanto aliqua virtus in majus bonum tendit, tanto melior est . . . *et passim.*

[54] *Sum. Theol.*, Ia-IIae, q. 66, art. 4, ad 1: . . . actus liberalitatis oportet quod fundetur super actum justitiae . . . liberalitas sine justitia esse non posset, quae secernit suum a non suo; justitia autem potest esse sine liberalitate. Unde justitia simpliciter est major liberalitate, tanquam

But liberality, because it tempers the love of wealth, is a bulwark of justice. It makes justice easier, and often concurs with it in producing an effect, as when detachment from riches helps a man to avoid unjust business dealings or theft.[55] It fosters charity, because, by putting money into its proper place, it removes a serious obstacle to putting God and one's fellowmen into theirs. It prompts the more fortunate members of society to devote their surplus wealth to the common good. Saint Thomas says:

> For by reason of his not being a lover of money, it follows that a man readily makes use of it, whether for himself, or for the good of others, or for God's glory. Thus it derives a certain excellence from being useful in many ways.[56]

Liberality is, then, in a special sense, the very core of character control of wealth. For every just, legitimate, friendly, charitable, and magnificent use of it depends to some extent upon the reasonable attitude toward wealth which is the essence of this virtue.

The practical significance of the reasonable attitude toward wealth will become clearer as we follow Saint Thomas' treatment of the use of wealth.

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communior, et fundamentum ipsius. Liberalitas autem est secundum quid major, cum sit quidam ornatus justitiae, et supplementum ejus. See also *Q. D. De Virtutibus in Communi*, q. 1, art. 12, ad 26. See also *Sum. Theol.*, IIa-IIae, q. 117, art. 3, ad 1.

[55] *Sum. Theol.*, IIa-IIae, q. 157, art. 1: . . . liberalitas concurrit cum justitia in hoc effectu qui est abstinere a furto. See also *ibid.*, q. 58, art. 9, ad 2.

[56] *Sum. Theol.*, IIa-IIae, q. 117, art. 6: . . . ex hoc enim quod homo non est amativus pecuniae, sequitur quod de facili utatur ea et ad seipsum, et ad utilitatem aliorum, et ad honorem Dei; et secundum hoc habet quamdam excellentiam ex hoc quod utilis est ad multum.

CHAPTER FIVE

Saint Thomas and the Use of Wealth

The Right of Individual Control of Wealth

Immediately after his justification of private ownership of property on the grounds that it is necessary as an incentive to individual industry and initiative, and as a help to the maintenance of order and the preservation of peace, Saint Thomas says:

> The second thing that is competent to man with regard to external things is their use. In this respect man ought to possess external things, not as his own, but as common, so that, to wit, he is ready to communicate them to others in their need.[1]

The occasional distortion of this text in particular and of other isolated texts in Saint Thomas into an apparent advocation of a communistic system opposed to any individual control of wealth has been critically treated by other students of Thomistic philosophy.[2] From our present point of view it is obvious that the only rational grounds for Saint Thomas' through analysis of the virtues of liberality and magnificence and for much of his development of justice and charity would be his conviction that the use of wealth, apart from certain legislation for the common good, falls under the reasonable direction of the will of the individual. Nor need we depend even upon this patent deduction. Saint

[1] *Sum. Theol.*, IIa-IIae, q. 66, art. 2: Aliud vero quod competit homini circa res exteriores, est usus ipsarum; et quantum ad hoc non debet homo habere res exteriores ut proprias, sed ut communes ut scilicet de facili aliquis eas communicet in necessitate aliorum.

[2] See J. de Concilio, *The Doctrine of St. Thomas on the Right of Property and of Its Use* (New York: F. Pustet and Co., 1887), p. 35 *et seq.* See also Bede Jarrett, *Medieval Socialism* (London: Burns, Oates & Washbourne, Ltd., 1935), pp. 54-55 *et passim.* For a scholarly analysis of present day Communism in the light of Scholastic philosophy see Charles Joseph McFadden, *The Metaphysical Foundations of Dialectical Materialism*, Dissertation (Washington: The Catholic University of America, 1938). See also *supra*, p. 8, n. 29.

Thomas explicitly states that "The giving of his own depends on the will of the giver." [3] And again:

> Things possessed are truly subjected to the power of private persons. Therefore, by their own authority they can communicate these things to each other, for instance, by buying, selling, giving, or any other such ways.[4]

Saint Thomas even advances, with Aristotle, as one argument against a form of communism destructive of individual control of wealth the consequent stifling of all expression of the virtue of liberality.[5] Moreover, he makes it very clear that the limitation he would have imposed upon exclusive individual use of wealth is primarily a voluntary limitation through the exercise of social virtue. So high a degree of correlation does Saint Thomas see between fullness of virtue and community of use that he is able, as a theologian, to conceive of a state of original justice in which "the will of men would have been so ordered that without any danger of strife they would have used in common according to each one's need, those things of which they were masters." [6] The mastership to which he here refers is the general dominion of men over all the goods of the earth.[7] He pays tribute to the perfection of the early Christians among whom "the necessaries of life were possessed in common"; [8] and he defends vigorously against the

[3] *Cont. Gent.*, III, 132: . . . ex voluntate dantis dependet quod ex propriis det.

[4] *Sum. Theol.*, Ia-IIae, q. 105, art. 2: Potestati vero privatarum personarum subduntur res possessae: et ideo propria auctoritate in his possunt sibi invicem communicare, puta emendo, vendendo, donando, et aliis hujusmodi modis.

[5] *In Polit.*, II, 4: Similiter introducens communitatem possessionum aufert actum liberalitatis. Non enim poterit esse manifestum de aliquo an sit liberalis, nec aliquis poterit actum liberalitatis exercere, ex quo non habet proprias possessiones, in quarum usu consistit opus liberalitatis.

[6] *Sum. Theol.*, Ia, q. 98, art. 1, ad 3: . . . in statu innocentiae fuissent voluntates hominum sic ordinatae, quod absque omni periculo discordiae communiter usi fuissent, secundum quod unicuique eorum competeret, rebus quae eorum dominio subdebantur; . . .

[7] See *Sum. Theol.*, Ia, q. 96, art. 2.

[8] *Contra Pestiferam Doctrinam Retrahentium Homines a Religionis Ingressu*, XV: Ex quo patet hanc esse evangelicae vitae observantiam, ut ea,

attacks of William of St. Amour the principles of religious life including the voluntary renunciation of private ownership and the consequent community of use.[9] But he declares unequivocally that such renunciation belongs to the state of perfection.[10] His words of commendation are not for common use as such, but for the unusual perfection of individual will that makes it feasible.

As a realist, a sociologist, and a psychologist, Saint Thomas looks upon men and their institutions as he finds them. Beyond the community of goods provided by natural law, human reason under the impetus of psychological experience has established a system of division of goods with private dominion.[11] This dominion carries with it the right of individual control of wealth.[12] The need for such division of goods arises from the manifest imperfection of men's wills.[13] It finds its justification in the social and

quae ad necessitatem vitae pertinent, possideantur communiter possessionibus omnino a possessoribus abdicatis. Quod autem hoc ad abundantiorem perfectionem pertineat, apparet per Augustinum in libro *De doctrina christiana*. . . .

[9] *His Contra Impugnantes Dei Cultum et Religionem* written about 1256 was evoked by an attack made upon the principles of religious life by William of St. Amour in a work entitled *De Periculis Novissimorum Temporum*. An English translation of this opusculum, together with one of the subsequent works of a similar nature referred to in the previous note and a historical introduction may be found in John Procter, *An Apology for the Religious Orders* (St. Louis: B. Herder, 1902).

[10] *Sum. Theol.*, IIa-IIae, q. 117, art. 1, ad 2: . . . quod pertinet ad statum perfectionis spiritualis vitae. See also *De Perfectione Vitae Spiritualis*, VII. This work has been translated into English by F. J. Procter under the title *The Religious State* (St. Louis: B. Herder, 1902). See also *Sum. Theol.*, IIa-IIae, q. 186, art. 3.)

[11] *Sum. Theol.*, IIa-IIae, q. 66, art. 2, ad 1: . . . communitas rerum attribuitur juri naturali, non quia jus naturale dictet omnia esse possidenda communiter, et nihil esse quasi proprium possidendum; sed quia secundum jus naturale non est distinctio possessionum, sed magis secundum humanum condictum, quod pertinet ad jus positivum . . . unde proprietas possessionum non est contra jus naturale, sed juri naturali superadditur per adinventionem rationis humanae.

[12] See *supra*, p. 68, n. 4.

[13] *Sum. Theol.*, Ia, q. 98, art. 1, ad 3: . . . in statu isto multiplicatis dominis, necesse est fieri divisionem possessionum; quia 'communitas possessionis est occasio discordiae' ut Philosophus dicit (*Polit.*, II, 5). Sed in statu innocentiae. . . . See *supra*, p. 68, n. 6.

psychological benefits that flow from it.[14] So, too, then, must the consequent right of individual control find its justification in the social and psychological benefits of which it is the source. But these combined benefits are realized only through the exercise of such social virtues as justice, magnificence, charity, and in a pivotal way, as we have seen, liberality. By these virtues the will of man is perfected in its operations concerning wealth. By liberality specifically man is so disposed that while exercising the right of private ownership he yet recognizes the more fundamental right of all men to a sufficiency of the goods of the earth, and therefore possesses external things "not as his own, but as common, so that to wit, he is ready to communicate them to others in their need." [15]

The right of individual control of wealth, then, according to Saint Thomas, follows from the right of private ownership, which is a social institution devised by human reason and founded at once on the nature of man and on his natural dominion over the goods of the earth. This social institution vindicates its existence by the purpose that it serves. So, too, then, does the right of individual control of wealth. But the right of individual control of wealth serves a purpose for the individual as an individual and as a social unit, *Homo est naturaliter animal sociale*,[16] and for the various groups of which he is a member, only in so far as it is exercised in accordance with the demands of the social virtues. The more the will is perfected by the social virtues in its control of wealth, the more will the individual tend to regard his possessions as common and be disposed to make a liberal use of them for the benefit of others. Individual control of wealth, in summary, is a social right, and carries with it social obligations.

The Use of Wealth and Social Obligations

Meaning of Use. The *use* of wealth, Saint Thomas tells us, consists in spending it and giving it to others. Acquiring and saving money pertain more to ownership than to *use*. He likens

[14] See *supra*, p. 8, n. 28.

[15] See *supra*, p. 67, n. 1.

[16] This principle is enunciated by Saint Thomas innumerable times throughout his works. See *In Ethic.*, I, 1; *De Regimine Principum*, I, 1; *Cont. Gent.*, III, 117; *ibid.*, 131; *Sum. Theol.*, IIa-IIae, q. 109, art. 3, ad 1; *ibid.*, q. 114, art. 2, ad 1; *ibid.*, q. 129, art. 6, ad 1.

acquisition to a generation and conservation to a habit. *Use*, however, he would designate neither a generation nor a habit, but an act.[17] It is, then with the social obligations of spending and giving that we are here concerned.

Obligations of Justice and Charity. The legitimate controls placed upon individual use of wealth by rightly constituted authority for the common good, controls *ab extrinseco*, that is, do not fall within the sphere of our treatise except in so far as their successful exercise depends upon the justice of the individual. This habit "whereby a man renders to each one his due by a constant and perpetual will"[18] prompts man to a voluntary co-operation in meeting all such demands made upon his wealth as are directed to the maintenance of order and the promotion of social well-being.

Saint Thomas distinguishes between *general* or *legal justice* which has as its proper object the common good,[19] and *particular justice* which directs man in his relations to other individuals.[20] The first, he says, regards the common good immediately, and the good of the individuals only mediately; while the second looks immediately to the good of another individual.[21] Clearly, control

[17] *In Ethic.*, IV, 1: . . . usus consistit in emissione ejus; quae quidem fit per sumptus expensarum et per dationes. Et accipere vel custodire pecunias non est uti pecuniis, sed est possidere eas. Nam per acceptionem pecuniae acquiritur ejus possessio; per custodiam autem conservatur: acceptio enim est sicut quaedam pecuniae generatio. Custodia autem est sicut quaedam habitualis retentio. Usus autem non nominat generationem vel habitum, sed actum. See also *Sum. Theol.*, IIa-IIae, q. 117, art. 4; *ibid.*, art. 3, ad 3.

[18] *Sum. Theol.*, IIa-IIae, q. 58, art. 1: . . . 'justitia est habitus secundum quem aliquis constanti et perpetua voluntate jus suum unicuique tribuit.'

[19] *Sum. Theol.*, IIa-IIae, q. 58, art. 6: . . . charitas potest dici virtus generalis, in quantum ordinat actus omnium virtutum ad bonum divinum; ita etiam justitia legalis, inquantum ordinat actus omnium virtutum ad bonum commune . . . ita etiam justitia legalis est quaedam specialis virtus secundum suam essentiam, secundum quod respicit commune bonum ut proprium objectum.

[20] *Sum. Theol.*, IIa-IIae, q. 58, art. 7: ita etiam praeter justitiam legalem oportet esse particularem quamdam justitiam, quae ordinet hominem circa ea quae sunt ad alteram singularem personam.

[21] *Sum. Theol.*, IIa-IIae, q. 58, art. 7, ad 1: . . . justitia legalis sufficienter quidem ordinat hominem in his quae sunt ad alterum; quantum ad

of wealth *ab extrinseco,* or regulation by law, is greatly facilitated in its operations where individuals under the impetus of this twofold justice willingly meet their monetary obligations to civic administration, and to other individuals in private transactions. To do so is obviously the first social obligation of character control of wealth.

But the obligations of justice do not stop there. Let us consider for a moment a striking passage in Saint Thomas' famous treatise on theft.

> Things which are of human right cannot derogate from natural right or Divine right. Now according to the natural order established by Divine providence, inferior things are ordained for the purpose of succouring man's needs by their means. Wherefore the division and appropriation of things which are based on human law, do not preclude the fact that man's needs have to be remedied by means of these very things. Hence whatever certain people have in superabundance is due, by natural law, to the purpose of succouring the poor. For this reason Ambrose says. . . . 'It is the hungry man's bread that you withhold, the naked man's cloak that you store away, the money that you bury in the earth is the price of the poor man's ransom and freedom.' [22]

"Due by natural law" is a strong phrase. It pertains to justice rather than to charity. In immediate recognition of the practical implications of such a contention, however, Saint Thomas in the next breath adds,

commune quidem bonum, immediate; quantum autem ad bonum unius singularis personae, mediate. Et ideo oportet esse aliquam particularem justitiam, quae immediate ordinet hominem ad bonum alterius singularis personae.

[22] *Sum. Theol.,* IIa-IIae, q. 66, art. 7: . . . ea quae sunt juris humani, non possunt derogare juri naturali vel juri divino. Secundum autem naturalem ordinem ex divina providentia institutum, res inferiores sunt ordinatae ad hoc quod ex his subveniatur hominum necessitati. Et ideo per rerum divisionem et appropriationem ex jure humano procedentem, non impeditur quin hominis necessitati sit subveniendum ex hujusmodi rebus. Et ideo res quas aliqui superabundanter habent, ex naturali jure debentur pauperum sustentationi. Unde Ambrosius dicit: 'Esurientium panis est quem tu detines; nudorum indumentum est quod tu recludis; miserorum redemptio et absolutio est pecunia quam tu in terram defodis.'

> Since, however, there are many who are in need, while it is impossible for all to be succoured by means of the same thing, each one is entrusted with the stewardship of his own things, so that out of them he may come to the aid of those who are in need.[23]

The principle of individual control of wealth is carefully upheld together with the principle of the social purpose that it is meant to serve. What is superfluous really belongs to the needy. "The temporal goods which God grants us, are ours as to the ownership, but as to the use of them, they belong not to us alone but also to such others as we are able to succour over and above our needs."[24]

Yet the transfer of such goods to others is preferably regarded as the privilege of the owner, ". . . excess of riches is granted by God to some that they may obtain the merit of a good stewardship."[25]

In a great human emergency, however, even the right of private ownership itself gives way. "All things are common property in a case of extreme necessity."[26] Nor does this principle apply only to group emergencies under public control.

> Nevertheless, if the need be so manifest and urgent, that it is evident that the present need must be remedied by whatever means be at hand (for instance when a person is in some imminent danger, and there is no other possible remedy), then it is lawful for a man to succour his own need by means of another's property, by taking it either openly or secretly: nor is this properly speaking theft or robbery.[27]

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[23] *Ibid.*: Sed quia multi sunt necessitatem patientes, et non potest ex eadem re omnibus subveniri, committitur arbitrio uniuscujusque dispensatio propriarum rerum, ut ex eis subveniat necessitatem patientibus.

[24] *Sum. Theol.*, IIa-IIae, q. 32, art. 5: . . . bona temporalia, quae homini divinitus conferuntur, ejus quidem sunt quantum ad proprietatem; sed quantum ad usum non solum debent esse ejus, sed etiam aliorum, qui ex eis sustentari possunt ex eo quod ei superfluit.

[25] *Sum. Theol.*, IIa-IIae, q. 117, art. 1, ad 1: . . . superabundantia divitiarum datur aliquibus a Deo, ut meritum bonae dispensationis acquirant.

[26] *Sum. Theol.*, IIa-IIae, q. 32, art. 7, ad 3: . . . in casu extremae necessitatis omnia sunt communia.

[27] *Sum. Theol.*, IIa-IIae, q. 66, art. 7: Si tamen adeo sit evidens et urgens necessitas, ut manifestum sit instanti necessitati de rebus occurrentibus esse subveniendum (puta cum imminet personae periculum, et aliter sub-

Saint Thomas extends this right even to a third party. "In a case of a like need a man may also take secretly another's property in order to succour his neighbour in need." [28]

It must be remembered, however, that often in the quotations given Saint Thomas is answering objections in which some one phase or another only of a problem is touched on, so that it is frequently necessary to balance statement with statement in presenting accurately the full opinion of the Angelic Doctor. In another passage, for instance, it becomes clear that the secret taking which he sanctions should be subsequent only to an owner's known indisposition to give, or to his outright refusal. Of the needy man himself Saint Thomas says "one who is in such dire straits may take another's goods in order to succour himself, if he can find no one who is willing to give him something"; [29] and of the third party, "If however this be possible without danger, he must ask the owner's consent, and then succour the poor man who is in extreme necessity." [30]

To give voluntarily of one's goods to those who are in need is ordinarily an act of *alms-giving*, and this belongs to charity.[31] To give of one's surplus to one whose need is extreme is merely to recognize a human right, and this belongs to justice.[32] The legally-established rights of ownership and of individual control of wealth are from the social standpoint commonly considered inviolable, but one who by his manifest preference of excess wealth to human life has disregarded his social obligation, has forfeited his social right.

veniri non potest), tunc licite potest aliquis ex rebus alienis suae necessitati subvenire, sive manifeste sive occulte sublatis; nec hoc proprie habet rationem furti vel rapinae. See also *ibid.*, ad. 2.

[28] *Sum. Theol.*, IIa-IIae, q. 66, art. 7, ad 3: . . . in casu similis necessitatis etiam potest quis occulte rem alienam accipere, ut subveniat proximo sic indigenti.

[29] *Sum. Theol.*, IIa-IIae, q. 32, art. 7, ad 3: Unde licet ei qui talem necessitatem patitur, accipere de alieno ad sui sustentationem, si non inveniat qui sibi dare velit;

[30] *Ibid.*: Si tamen fieri potest sine periculo, requisita domini voluntate, debet pauperi providere extremam necessitatem patienti.

[31] See *Sum. Theol.*, IIa-IIae, q. 32.

[32] *Sum. Theol.*, IIa-IIae, q. 66, art. 2, ad 3: . . . cum dicit Ambrosius 'nemo proprium dicat quod est commune' loquitur de proprietate quantum ad usum; unde subdit 'Plus quam sufficeret sumptui, violenter obtentum est.'

Clearly, then, the owner who has more than he needs has a strict obligation of justice to share his goods with one who has less than he needs. This is the meeting point of two great social virtues. The last obligation of sheer justice, where character control of wealth is concerned, is the first obligation of charity.

Were our purpose here the presentation of fine ethical distinctions, many passages in Saint Thomas could be quoted in an effort to determine the exact conditions under which this obligation holds. What is superfluous? What is extreme need? No matter how far we should go into this problem we should find that the answer is relative, that it hinges upon the circumstances of the particular case. We shall make only a brief excursion into those texts which contain in essence the principles of direction laid down by Saint Thomas on the matter.

> Now right reason demands that we should take into consideration something on the part of the giver, and something on the part of the recipient. On the part of the giver it must be noted that he should give of his surplus. . . . This surplus is to be taken in reference not only to himself, so as to denote what is unnecessary to the individual, but also in reference to those of whom he has charge (in which case we have the expression *necessary to the person* taking the word *person* as expressive of dignity). Because each must first of all look after himself and then after those over whom he has charge, and afterwards with what remains relieve the needs of others. . . . On the part of the recipient it is requisite that he should be in need, else there would be no reason for giving him alms: yet since it is not possible for one individual to relieve the needs of all, we are not bound to relieve all who are in need, but only those who could not be succoured if we did not succour them. For in such cases the words of Ambrose apply, *Feed him that dies of hunger: if thou hast not fed him, thou hast slain him.* Accordingly we are bound to give alms of our surplus, as also to give alms to one whose need is extreme: otherwise alms-giving, like any other greater good is a matter of counsel.[33]

[33] *Sum. Theol.*, IIa-IIae, q. 32, art. 5: . . . scilicet secundum quod recta ratio requirit, secundum quam est aliquid considerandum ex parte dantis, et aliquid ex parte ejus cui est eleemosyna danda. Ex parte quidem dantis considerandum est ut id quod est in eleemosynas erogandum sit ei super-

In his elucidation of this obligation Saint Thomas gives us incidentally two further obligations in the matter of spending, obligations that also lie in the meeting zone of justice and charity. If man owes it to himself by a kind of *metaphorical justice,* since justice properly speaking can only be exercised toward another,[34] to supply adequately his own needs, and this not only at a subsistence level but in a manner befitting his dignity, charity, too, that is, rightly ordered self-love, demands that reasonable provision be made for the development of mind and body.[35]

The second obligation mentioned is the obligation one has to those dependent on him. Here the debt is one of justice, properly speaking, and the concomitant demand of charity is one that ordinarily, from the social standpoint, takes precedence over every other.[36]

In a further effort to establish a norm of the superfluous, Saint Thomas submits to analysis the problem of what is necessary.

> A thing is necessary in two ways: first because without it something is impossible, and it is altogether wrong to give

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fluum. . . . Et dico superfluum non solum respectu sui ipsius, quod est supra id quod est necessarium individuo, sed etiam respectu aliorum quorum cura ei incumbit; respectu quorum dicitur necessarium personae, secundum quod persona dignitatem importat; quia prius oportet quod unusquisque sibi provideat, et his quorum cura ei incumbit, et postea de residuo aliorum necessitatibus subveniat; . . . ex parte autem recipientis requiritur quod necessitatem habeat; alioquin non esset ratio quare eleemosyna ei daretur. Sed cum non possit ad aliquo uno omnibus necessitatem habentibus subveniri, non omnis necessitas obligat ad praeceptum; sed illa sola sine qua is qui necessitatem patitur, sustentari non potest. In illo enim casu locum habet quod Ambrosius dicit 'Pasce fame morientem; si non paveris, occidisti.' Sic ergo dare eleemosynam de superfluo est in praecepto, et dare eleemosynam ei qui est in extrema necessitate; alias autem eleemosynas dare est in consilio, sicut et de quolibet meliori bono dantur consilia.

[34] *Sum. Theol.*, IIa-IIae, q. 58, art. 2: Justitia ergo proprie dicta requirit diversitatem suppositorum; et ideo non est nisi unius hominis ad alium. . . . Unde philosophus (*Ethic.*, V, 11) hanc justitiam appellat secundum metaphoram dictam.

[35] See *Sum. Theol.*, IIa-IIae, q. 25, arts. 4 et 5.

[36] *Sum. Theol.*, IIa-IIae, q. 26, art. 8: Illi qui sunt nobis magis conjuncti, sunt ex charitate magis diligendi. . . . In his quae pertinent ad naturam plus debemus diligere consanguineos;

> alms out of what is necessary to us in this sense; for instance, if a man found himself in the presence of a case of urgency, and had merely sufficient to support himself and his children, or others under his charge, he would be throwing away his life and that of others if he were to give away in alms, what was then necessary to him.[37]

This kind of *necessary* eliminates, then, ordinarily, not only the obligation but also the right to give. Always mindful, however, of the exceptional circumstance, Saint Thomas immediately adds,

> Yet I say this without prejudice to such a case as might happen, supposing that by depriving himself of necessaries a man might help a great personage, and a support of the Church or State, since it would be a praiseworthy act to endanger one's life and the lives of those who are under our charge for the delivery of such a person, since the common good is to be preferred to one's own.[38]

The point of difficulty lies in setting limits upon what is *necessary* taken in its fullest extent. Only what falls beyond those limits is superfluous and carries with it that strict obligation to give, which we have found to belong to both justice and charity.

> Secondly, a thing is said to be necessary, if a man cannot without it live in keeping with his social station, as regards either himself or those of whom he has charge. The *necessary* considered thus is not an invariable quantity, for one might add much more to a man's property, yet not go beyond what he needs in this way, or one might take much from him, and he would still have sufficient for the decencies of life in keeping with his own position. Accordingly it is good to give alms of this kind of *necessary*; and it is a matter not of precept but of counsel.[39]

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[37] *Sum. Theol.*, IIa-IIae, q. 32, art. 6: . . . necessarium dupliciter dicitur: uno modo, sine quo aliquid esse non potest, et de tali necessario omnino eleemosyna dari non debet: puta si aliquis in articulo necessitatis constitutus haberet solum unde posset sustentari, et filii sui vel alii ad eum pertinentes; de hoc enim necessario eleemosynam dare, est sibi et suis vitam subtrahere.

[38] *Ibid.*: Sed hoc dico nisi forte casus immineret, ubi subtrahendo sibi, daret alicui magnae personae, per quam ecclesia vel respublica sustentaretur; quia pro talis personae liberatione seipsum et suos laudabiliter periculo mortis exponeret; cum bonum commune sit propria praeferendum.

[39] *Ibid.*: Alio modo dicitur aliquid esse necessarium, sine quo non potest

Ultimately, then, Saint Thomas leaves the decision of what is superfluous to the judgment of the individual. For while he posits metaphysical equality among men, that is, equality of nature, he recognizes a foreordained hierarchy of inequalities within the species.[40] Different social levels demand different standards of living. The individual has ordinarily a duty to realize his status and maintain himself accordingly.

> Yet it would be inordinate to deprive oneself of one's own, in order to give to others to such an extent that the residue would be insufficient for one to live in keeping with one's station and the ordinary occurrences of life: for no man ought to live unbecomingly.[41]

There are however three exceptions to this rule.

> The first is when a man changes his state of life, for instance, by entering religion, for then he gives away all his possessions for Christ's sake, and does the deed of perfection by transferring himself to another state. Secondly, when that which he deprives himself of, though it be required for the decencies of life can nevertheless easily be recovered, so that he does not suffer extreme inconvenience. Thirdly, when he is in presence of extreme indigence in an individual, or great need on the part of the

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convenienter vita transigi secundum conditionem et statum propriae personae et aliarum personarum quarum cura ei incumbit, hujusmodi necessarii terminus non est in indivisibili constitutus; sed multis additis, non potest dijudicari esse ultra tale necessarum; et multis subtractis, adhuc remanet unde possit convenienter aliquis vitam transigere secundum proprium statum. De hujusmodi ergo eleemosynam dare est bonum; et non cadit sub praecepto, sed sub consilio.

[40] *Sum. Theol.*, Ia, q. 113, art. 2, ad 3: . . . quamvis homines natura sint pares, tamen inaequalitas in eis invenitur, secundum quod ex divina providentia quidam ordinantur ad majus, et quidam ad minus. . . . See also Sister Mary Joan of Arc Wolfe, *The Problem of Solidarism in Saint Thomas*, Dissertation (Washington: The Catholic University of America, 1938), pp. 129-132. See also Robert Slavin, O. P., *The Philosophical Basis for Individual Differences According to Saint Thomas Aquinas*, Dissertation (Washington: The Catholic University of America, 1936).

[41] *Sum. Theol.*, IIa-IIae, q. 32, art. 6: Inordinatum esset autem, si aliquis tantum sibi de bonis propriis subtraheret, ut aliis largiretur, quod de residuo non posset vitam transigere convenienter secundum proprium statum et negotia occurrentia. Nullus enim inconvenienter vivere debet.

common weal. For in such cases it would seem praiseworthy to forego the requirement of one's station, in order to provide for a greater need.[42]

The Principles of Giving. The following condensation seems a valid summary of the principles of giving here set forth.

1. To give of what is superfluous is a precept of charity and a strict obligation of justice when urgent human need is manifest.
2. To give of what is relatively necessary is a counsel of charity and assumes more of the force of a social obligation as the recognized need is greater and the inconvenience to oneself and one's dependents is less.
3. To give of what is absolutely necessary is wanting in charity to oneself and in both justice and charity to one's dependents, except under extraordinary circumstances as an act of devotion to the common good.
4. To give all for Christ's sake belongs to the perfection of charity and to a special state of life.

A violation of the first principle is from the standpoint of charity, *anathema* to the mind of Saint Thomas.[43] It is, objectively, the ultimate expression of greed. From the standpoint of justice it is a sufficient repudiation of one's social obligation to warrant an equal retraction of one's social right.[44]

Between the dead level of justice in character control of wealth, and the unusual perfection of charity, beside the sphere of more

[42] *Ibid.*: Sed ab hoc tria sunt excipienda: quorum primum est, quando aliquis statum mutat, puta per religionis ingressum; tunc enim omnia sua propter Christum largiens opus perfectionis facit, se in alio statu ponendo. Secundo, quando ea quae sibi subtrahit, etsi sint necessaria ad conveni-entiam vitae, tamen de facili resarciri possunt, ut non sequatur maximum inconveniens. Tertio, quando occurreret extrema necessitas alicujus privatae personae, vel etiam aliqua magna necessitas reipublicae. In his enim casibus laudabiliter praetermitteret aliquis id quod ad decentiam sui status pertinere videretur, ut majori necessitati subveniret.

[43] Saint Thomas (in *Sum. Theol.*, IIa-IIae, q. 32, art. 5, ad 3) speaking as a theologian says that it is a *mortal* sin to omit to give alms under these circumstances. He adds that in determining one's needs in such a case, much thought for the future should not be taken.

[44] See *supra*, p. 74, n. 29.

or less binding duties of providing for oneself and one's dependents and extending help in alms-giving to the needy, there lies the whole field of generous social use of wealth expressive of the fulness of the virtues of liberality, beneficence, and magnificence.

The Social Use of Wealth

Liberality and Beneficence. Beneficence, or doing good to others, is, as we have seen, an act proceeding from the virtue of charity through a spirit of benevolence or friendship, just as alms-giving is an act proceeding from the same virtue through a spirit of mercy or compassion. Liberality, on the other hand, we know, is both a habit and an act. The acts of spending and giving which proceed from the virtue of liberality bespeak a spirit of reasonable detachment from wealth. Though precise in his treatment of these psychological distinctions, pointing out, as he does, that an act of beneficence might even evince greater friendship because performed in spite of an attachment to the gift bestowed,[45] Saint Thomas is well aware that one and the same act is frequently both liberal and beneficent. Beneficence, in fact, he says, because of its general significance of *doing good,* has the peculiar faculty of lending itself to other virtues in a kind of fusion. "But if the good which one man does another be considered under some special aspect of good, then beneficence will assume a special character and will belong to some special virtue." [46]

It is in this general sense that we employ beneficence now to sum up briefly the social uses of wealth which Saint Thomas particularly advocates.

Recommended Objects of Beneficence. Beyond the customary obligations of maintaining a suitable standard of living in his home, obligations which the liberal man will meet with easy grace, the less fortunate among his acquaintances will be a special object of his beneficence. Saint Thomas recommends a prudent moderation and social-mindedness in extending help to others. He would have it distributed in modest sums to many, rather than lavished

[45] See *supra,* p. 64, n. 50.

[46] *Sum. Theol.,* IIa-IIae, q. 31, art, 1: Si autem bonum quod quis facit alteri, accipiatur sub aliqua speciali ratione boni, sic beneficientia accipiet specialem rationem, et pertinebit ad aliquam specialem virtutem.

in abundance on some chosen one;[47] for the end of such help should be constructive, ". . . not that he may have an easy life, but that he may have relief."[48] Individual differences should be taken into account, however, Saint Thomas adds, in determining the nature and extent of beneficence suitable in the particular case. "Nevertheless we must bring discretion to bear on the matter, on account of the various conditions of men, some of whom are more daintily nurtured, and need finer food and clothing."[49]

The order to be observed in doing good is highly relative. In works of mercy, other things being equal, the greater need seems to have the greater claim.[50] Saint Thomas stresses the strength of bonds of kinship and of other close associations as determining largely the direction works of beneficence and liberality should take.[51] Parents, for example, have a special right to filial support if they are in want or in any way are incapacitated.[52] Even if they are not, they should be first among the recipients of tangible expressions of gratitude and affection; that is, unless such gifts must be foregone for the weightier purpose of serving the common good of Church or State in some particular need.[53] Children,[54] con-

[47] *Sum. Theol.*, IIa-IIae, q. 32, art. 10: Ex parte vero ejus cui datur, est abundans eleemosyna dupliciter: uno modo quod suppleat sufficienter ejus indigentiam; et sic laudabile est abundanter eleemosynam tribuere. Alio modo ut superabundet ad superfluitatem; et hoc non est laudabile; sed melius est pluribus indigentibus elargiri.

[48] *Sum. Theol.*, IIa-IIae, q. 32, art. 10, ad 3: . . . cui non est danda eleemosyna, ut inde luxurietur, sed ut inde sustentetur.

[49] *Ibid.*: Circa quod tamen est discretio adhibenda, propter diversas conditiones hominum, quorum quidam delicatius nutriti indigent magis delicatis cibis aut vestibus.

[50] *Sum. Theol.*, IIa-IIae, q. 32, art. 3, ad 1: . . . dare magis indigenti melius est, caeteris paribus. See also *ibid.*, q. 30, art. 4.

[51] See *Sum. Theol.*, IIa-IIae, q. 32, art. 9; 31, art. 3; q. 117, art. 1, ad 1 et 2.

[52] See *Sum. Theol.*, IIa-IIae, q. 101, art. 2.

[53] *Sum. Theol.*, IIa-IIae, q. 31, art. 3, ad 3: Nullius autem benefactoris beneficium est tantum, sicut parentum; et ideo parentes in recompensandis beneficiis sunt omnibus aliis praeferendi, nisi necessitas ex alia parte praeponderaret, vel alia conditio, puta communis utilitas ecclesiae vel rei publicae.

[54] *Sum. Theol.*, IIa-IIae, q. 31, art. 3, ad 4: . . . amor parentum est ad beneficiendum. . . .

nections of various degrees,[55] neighbors,[56] fellow citizens,[57] occupational associates,[58] friends of one's country,[59]—all these Saint Thomas mentions as worthy subjects of beneficence. Each under appropriate circumstance has special claims, perhaps to help in need, perhaps to gracious gifts, perhaps to friendly recompense. Total strangers, however, may have their prior claim, as we have seen, because of fundamental human rights;[60] and in great urgency, the very outcasts of society are not to be ignored.[61]

In fine, for the liberal man, the important thing is to give;[62] for the beneficent man it is to do appropriate good in giving. Where these virtues fuse to produce a single act, liberality looks more to the disposition of the giver, beneficence to the disposal of the gift.[63]

Magnificence and the Common Good. Though, as we have pointed out, even the poor man may be magnificent in spirit, and the man of moderate wealth may occasionally perform relatively magnificent deeds, the fullness of this virtue can be expressed only by those who have great wealth at their command. In events of singular occurrence or lasting character, a wedding, for example, or the erection of a suitable establishment, magnificence may be reflexive;[64] but ordinarily its object is some more broadly social

[55] See *Sum. Theol.*, IIa-IIae, q. 32, art. 9. See also *ibid.*, art. 10, ad 1.

[56] *Sum. Theol.*, IIa-IIae, q. 32, art. 5, ad 4.

[57] See *Sum. Theol.*, IIa-IIae, q. 31, art. 3.

[58] *Ibid.*

[59] Implicit in *Sum. Theol.*, IIa-IIae, q. 101, art. 2, ad 3.

[60] See *Sum. Theol.*, IIa-IIae, q. 31, art. 3 et ad 2.

[61] See *Sum. Theol.*, IIa-IIae, q. 31, art. 2, ad 3.

[62] See *Sum. Theol.*, IIa-IIae, q. 117, art. 4.

[63] *Sum. Theol.*, IIa-IIae, q. 31, art. 1, ad 2: . . . in collatione donorum duo sunt attendenda quorum unum est exterius datum; aliud autem est interior passio . . . Ad liberalitatem autem pertinet moderari interiorem passionem . . . ex hoc enim efficitur homo facile emissivus divitiarum . . . Sed ex parte exterioris dati, collatio beneficii pertinet in generali ad amicitiam vel charitatem.

[64] *Sum. Theol.*, IIa-IIae, q. 134, art. 1, ad 3: Et ideo magnificus non principaliter intendit sumptus facere in his quae pertinent ad personam propriam, non quia bonum suum non quaerat, sed quia non est magnum. Si quid tamen in his quae ad ipsum pertinent, magnitudinem habeat, hoc etiam magnifice magnificus prosequitur; sicut ea quae semel fiunt, ut nuptiae, vel aliquid aliud hujusmodi; vel etiam ea quae permanentia sunt; sicut ad magnificum pertinet praeparare convenientem habitationem. . . .

use of wealth. For magnificence looks to the undertaking of *great* things, and "that which regards a man's person is little in comparison with that which regards Divine things, or the affairs of the community at large." [65] The magnificent production, properly speaking, is an externalization of a laudable and lofty ambition,[66] especially of a public-spirited character.[67]

The quality of greatness which distinguishes the act of magnificence may be greatness of quantity, greatness of value, or greatness of dignity.[68] Saint Thomas especially recommends as worthy objects of magnificent endeavor some great service to the cause of religion,[69] the erection of public buildings,[70] and enterprise that brings honor to the whole community,[71] or one that concretizes some exceptional objective that society is striving for.[72] And always the magnificent man carries his work to completion even in the face of obstacles,[73] so far as he is able, making proportionate

[65] *Ibid.*: Quod autem pertinet ad personam uniuscujusque, est aliud parvum in comparatione ad id quod convenit rebus divinis, vel rebus communibus. See also *In Ethic.*, IV, 6.

[66] *Sum. Theol.*, IIa-IIae, q. 134, art. 2, ad 2: Unde Tullius dicit in sua Rhetorica quod 'magnificentia est rerum magnarum et excelsarum cum animi quadam ampla et splendida propositione agitatio atque administratio' ut *agitatio* referatur ad interiorem intentionem, *administratio* autem ad exteriorem executionem. Unde oportet quod sicut magnanimitas intendit aliquod magnum in omni materia, ita et magnificentia in aliquo opere factibili.

[67] *In Ethic.*, IV, 7: Secundum autem genus honorabilium sumptuum sunt ea quae magnifice fiunt per respectum ad bonum publicum. . . .

[68] *Sum. Theol.*, IIa-IIae, q. 134, art. 2: . . . in cujus quidem usu potest attendi una specialis ratio bonitatis, quod ipsum opus factum per artem sit magnum, scilicet in quantitate, pretiositate, vel dignitate, quod facit magnificentia.

[69] *Sum. Theol.*, IIa-IIae, q. 134, art. 2, ad 3: Nullus autem finis humanorum operum est adeo magnus, sicut honor Dei: et ideo magnificentia praecipue magnum opus facit in ordine ad honorem Dei.

[70] *In Ethic.*, IV, 7: . . . puta templorum aedificia, vel aliquid aliud hujusmodi.

[71] *Sum. Theol.*, IIa-IIae, q. 134, art. 3, ad 3: . . . vel ad faciendum aliquid unde proveniat honor toti civitati;

[72] *Ibid.*: . . . sicut cum facit aliquid ad quod tota civitas studet.

[73] *Sum. Theol.*, IIa-IIae, q. 134, art. 4: Magnificentia autem convenit cum fortitudine in hoc quod, sicut fortitudo tendit in aliquod arduum et difficile, ita etiam et magnificentia.

expenditures [74] unstintingly,[75] so that his finished project may be worthy of his dream.

Saint Thomas was content to convey an idea of the essence of this significant social virtue and to suggest its elasticity and adjustability to time, place, circumstance, and civic need. It is immediately apparent that it is fraught with implications for the present.

Justice, charity, especially its acts of beneficence and almsdeeds, liberality and magnificence—these are the virtues that socialize individual use of wealth. Before we turn to the yet untouched problem of thrift, we shall do well to mention the consequences Saint Thomas sees as flowing from this virtuously determined "common use."

Consequences of Sharing Wealth

For the Individual. Man's need of his fellowmen, according to Saint Thomas, is the proof of man's social nature. "Man is by nature a social animal, because one man by himself does not suffice for all the necessaries of life." [76] Society exists that man may realize the three-fold potentialities of his nature, physical, intellectual, and moral, none of which could come to perfection in complete human isolation. Not even the mature man, according to both Aristotle and Saint Thomas, can divorce himself from human society and remain quite a man. He must become as it were, either a beast or a god.[77]

Man, as a part of a whole,[78] owes to society for the opportuni-

[74] *Sum. Theol.*, IIa-IIae, q. 134, art. 3, ad 3: Et ideo ad magnificum pertinet bene uti ratione in attendendo proportionem sumptus ad opus quod faciendum est.

[75] See *Sum. Theol.*, IIa-IIae, q. 135.

[76] *Cont. Gent.*, III, 129: Est autem homini naturale quod sit animal sociale; quod ex hoc ostenditur quod unus homo solus non sufficit ad omnia quae sunt humanae vitae necessaria. See also *supra*, p. 70, n. 16.

[77] *In Polit.* I, 2: Si autem contingat, quod aliquis non possit communicare societate propter suam pravitatem, est pejor quam homo, et *quasi bestia*. Si vero nullo indigeat, et quasi habens per se sufficientiam, et propter hoc non sit pars civitatis, est melior quam homo. Est enim *quasi quidam deus*. See also *Sum. Theol.*, IIa-IIae, q. 188, art. 8, ad 5.

[78] For Saint Thomas' views on the relation of the individual as a part, to society as a whole, see E. Cahill, *The Framework of a Christian State*

ties of self-fulfillment it affords him, the debt of *social justice.* Though Saint Thomas does not use this expression, it is suggested by his annexation of all the social virtues save charity to justice as potential parts, on the ground that each concurs with it in some degree in its essential characteristic of something due to others.[79] The *legal* or *general justice* of Saint Thomas is wider. It seems to include all that can be demanded of man either from without, that is, by civic authority for the common good, or from within. It is, in other words, a general virtue including all the virtues.[80] The just man in this sense is the perfect man and *ipso facto* the perfect part of the social whole. These social virtues, however, the potential parts of justice, in each case regulate *ab intrinseco* attitudes due to society under some special aspect. Though the acts in which these attitudes normally express themselves may sometimes be exacted from without, it is through their voluntary expression that man makes his reciprocal contribution to society. Thus, for the intellectual benefits which he receives, man shares the contents of his mind in *truth*;[81] for the moral benefits he receives, he shares the content of his heart. This may be in common worship of the Deity, *religion*;[82] in patriotism and filial devotion, *piety*;[83] in obedience and honor due to authority and dignitaries in varying degrees, *observance*;[84] in a constructively protective attitude toward social rights, *vengeance*;[85] or in the more widely directed attitudes of *gratitude*[86] and *friendliness.*[87] For the physical or economic benefits which he receives from society, man shares in as far as he can the contents of his pocketbook in *liberality.*

These social virtues animated by the vivifying bond of charity seem to constitute a part of the Thomistic concept of *social justice,* a term used frequently today without too clear a definition. Ob-

(Dublin: M. H. Gill & Son, Ltd., 1932), Chapter XVI *et seq.* See also "Philosophy of State," *Proceedings of the American Catholic Philosophical Association,* Vol. XV.

[79] *Sum. Theol.,* IIa-IIae, q. 80.

[80] See *Sum. Theol.,* IIa-IIae, q. 58, arts. 5 et 6.

[81] *Sum. Theol.,* IIa-IIae, q. 109.

[82] *Sum. Theol.,* IIa-IIae, q. 81.

[83] *Sum. Theol.,* IIa-IIae, q. 101.

[84] *Sum. Theol.,* IIa-IIae, q. 102.

[85] *Sum. Theol.,* IIa-IIae, q. 108.

[86] *Sum. Theol.,* IIa-IIae, q. 106.

[87] *Sum. Theol.,* IIa-IIae, q. 114.

viously, differences, intellectual, moral, and economic, in individual ability to receive from and contribute to society must be taken into account in determining the individual debt of social justice, even as allowance must be made for the operation of the laws of proportionate equality and compensation.[88]

By sharing his wealth freely with his fellowmen, whether in the smaller social unit of the family,[89] or in the larger groups of which he is a member, man pays in part this debt of social justice. He furthers, too, the perfection of his own social nature, and this of itself is conducive, Saint Thomas says, to happiness,[90] He reaps, moreover, the satisfying reward of gratitude and friendliness which liberality inspires in the recipients of its benefits.[91] Lastly, by promoting the common good through his beneficence, he actually and necessarily promotes his own.

"He that seeks the good of the many, seeks in consequence his own good for two reasons. First because the individual good is impossible without the common good of the family, state, or kingdom." [92] Saint Thomas here quotes Valerius Maximus as saying of the ancient Romans that "they would rather be poor in a rich empire than rich in a poor empire." [93]

"Secondly because since man is a part of the home and state, he must needs consider what is good for him by being prudent about the good of the many. For the good disposition of parts depends on their relation to the whole." [94]

[88] See *In Polit.*, II, 1.

[89] For a recent study of the family as a social unit see Anthony L. Ostheimer, *The Family, A Thomistic Study in Social Philosophy.* Dissertation (Washington: The Catholic University of America, 1939). See especially Chapter VI, "The Family as a Social School."

[90] *Sum. Theol.*, IIa-IIae, q. 117, art. 1, ad 2: Est tamen sciendum quod hoc ipsum quod est sua liberaliter largiri, in quantum est actus virtutis, ad beatitudinem ordinatur.

[91] *In Ethic.*, IV, 1: Inter omnes virtuosos maxime amantur liberales.

[92] *Sum. Theol.*, IIa-IIae, q. 47, art. 10, ad 2: . . . ille qui quaerit bonum commune multitudinis ex consequenti etiam quaerit bonum suum, propter duo: primo quidem quia bonum proprium non potest esse sine bono communi vel familiae, vel civitatis aut regni.

[93] *Ibid.*: Unde et Valerius Maximus dicit de antiquis Romanis quod 'malebant esse pauperes in divite imperio, quam divites in paupere imperio.'

[94] *Ibid.*: Secundo, quia cum homo sit pars domus vel civitatis, oportet quod homo consideret quid sit sibi bonum ex hoc quod est prudens circa

This brings us to the consequences of sharing for society in general.

For Society in General. The end of society is greatly furthered as a consequence of liberal beneficence. The general all-inclusive definition which Saint Thomas gives of society is the following: "... a society seems to be nothing else than a group of men who join themselves together for the attainment of a common end by common effort." [95]

Again he expresses it as a joining together of men "for the purpose of bringing some objective to perfection" and adds that it is by their various ends that different kinds of associations are to be distinguished.[96]

The end of society in the ordinary social sense in which we use it here, is, Saint Thomas tells us, the same as the end of the individual man.[97] He says further:

> But it is clear, that the end of any multitude gathered together is to live virtuously. For men form groups for the purpose of living well together, a thing which the individual man living alone could not attain. But a good life is a virtuous life. Therefore a virtuous life is the end for which men form groups.[98]

The evidence for this conclusion lies in the fact, Saint Thomas adds, that "only those who render mutual assistance to one another in living well truly form part of an assembled multitude." [99]

bonum multitudinis. Bona enim dispositio partium accipitur secundum habitudinem ad totum; ...

[95] *Contra Impugnantes Dei Cultum et Religionem*, III; ... societas nihil aliud esse videatur, quam adunatio hominum ad unum aliquid communiter agendum:

[96] *Ibid.*: Est enim societas ... adunatio hominum ad aliquid unum perficiendum, et ideo secundum diversa ad quae perficienda societas ordi natur oportet societas distingui, et de eis judicari, cum judicium uniuscujusque rei praecipue sumatur ex fine.

[97] *De Regimine Principum*, I, 14: Idem autem oportet esse judicium de fine totius multitudinis, et unius.

[98] *Ibid.*: Videtur autem finis esse multitudinis congregatae, vivere secundum virtutem. Ad hoc enim homines congregantur ut simul bene vivant quod consequi non posset unusquisque singulariter vivens. Bona autem vita est secundum virtutem. Virtuosa igitur vita est congregationis humanae finis.

[99] *Ibid.*: Hujus autem signum est quod hi soli partes sint multitudinis congregatiae qui sibi invicem communicant in bene vivendo.

Saint Thomas finds that for the good life, which is at once the temporal end of man and the sole end of the state as a means to man's ultimate end,[100] three things are necessary:

> First of all that the multitude be established in the unity of peace. Second, that the multitude thus united . . . be guided to good deeds. For . . . a multitude of men which lacks the unity of peace is hindered from virtuous action, by the fact that it fights against its very existence as a group. In the third place it is necessary that there be at hand a sufficient supply of the things required for proper living . . .[101]

Now liberal beneficence in a special way contributes to the fulfillment of these requirements.

Nothing disrupts society so surely as great economic inequalities. These are at once an indication and a cause of greed. The retentiveness or selfish spending of the wealthy awakens covetousness and discontent among the poor. We have seen that envy, hatred, and class strife are easily bred where greed prevails.[102] But such discord is a hindrance to the bond of peace on which the furtherance of the "good life" depends.

Saint Thomas finds that liberal sharing establishes good-will among the members of society. He cites with Aristotle the beneficial social results of such liberality exemplified at Tarentum where the wealthy citizens voluntarily made the use of their surplus products common to the poor.[103]

Liberal beneficence is at its best when wholly voluntary. Saint Thomas stresses this idea. His second requirement for the good life is that men be guided to good deeds. He does not suggest that

[100] See *ibid., et seq.*

[101] *Ibid.*, I, 15: Sic igitur ad bonum vitam multitudinis instituendam tria requiruntur. Primo quidem ut multitudo in unitate pacis constituatur. Secundo ut multitudo vinculo pacis unita dirigatur ad bene agendum . . . hominum multitudo pacis unitate carens dum impugnat se ipsam, impeditur a bene agendo. Tertio vero requiritur ut . . . necessariorum ad bene vivendum adsit sufficiens copia.

[102] See *supra*, Chapter II. See also *In Polit.*, IV, 10.

[103] *In Polit.*, VI, 5: . . . adhuc expedit ad salvandum statum populare imitari Tarentinos. Principantes inter eos divites existentes jumenta et fructum possessionum suarum faciebant communem multitudini dominium retinentes per actum liberalitatis; et secundum hoc fecerunt multitudinem pauperum benivolam sibi.

the goods of the wealthy be appropriated by the government and given to the needy, but that the wealthy be encouraged to share them willingly through liberality and kindliness.[104] The duty of the government is to give direction to such beneficence.[105]

The government has, however, a further duty to see that the third requirement for the good life be fulfilled. This is that there be a sufficiency of external goods to meet the fundamental needs of all. It is most unfitting, Saint Thomas says, that in any state a citizen should be in want of subsistence.[106]

Yet it is by his own labor that Saint Thomas would have man earn his livelihood. This, he says, is the plan of Providence.[107] The only distribution of public revenue by the government to the poor which Saint Thomas seems to really recommend is such as will enable them to become self-supporting: enough to purchase a small piece of land for production, or at least to make a start in trade or husbandry.[108] This saves the rich from being overburdened, and it is better for the poor than having small amounts doled out to them frequently.[109] Saint Thomas praises as generous

[104] *In Polit.*, VII, 8: Sed expedit eas appropriatas esse singulis quantum ad proprietatem et curam, facere autem eas communes aliis quantum ad usum per actum liberalitatis et amicabilitis. See also *ibid.*, II, 4.

[105] *Ibid.*: . . . sed propter virtutem civium, qui erunt in invicem liberales et benefici, erunt communes secundum usum. . . . Quomodo autem usus rerum propriarum possit fieri communis, hoc pertinet ad providentiam boni legislatoris. See also *De Regimine Principum*, I, 15.

[106] *In Polit.*, VII, 8: . . . non expedit in eadem civitate aliquem civem, indigere alimento, et eis quae sunt necessaria ad vitam.

[107] *Cont. Gent.*, III, 135: . . . multo magis providebit hominibus, qui sunt dignioris conditionis, et quibus dedit facultatem per proprios labores victum quaerendi; ut sic non oporteat anxia sollicitudine de necessariis vitae affligi. For a recent study of the philosophy of labor see Sylvester Michael Killeen, *The Philosophy of Labor According to Thomas Aquinas*, Dissertation (Washington: The Catholic University of America, 1939).

[108] *In Polit.*, VI, 5: et tunc simul pauperibus distribuere secundum aliquas magnas partes simul, ut unusquisque de multitudine, si potest fieri, tantum accipiat simul, quod possit sibi acquirere fundiculum aliquem, hoc est parvam mensuram terrae ex qua ulterius lucrari possit . . . si hoc non potest fieri commode, saltem dandae sunt eis occasiones inducentes eos ad negotiationes et agriculturam, ut sic ex utroque ditentur.

[109] *Ibid.*: hoc enim expedit divitibus, quia non gravantur per hoc; et etiam pauperibus magis quam si secundum parvas partes et saepe reciperent.

and intelligent the policy of the Carthaginians who assumed the responsibility of creating for the poor, opportunities of earning their livelihood.[110]

When such opportunities are wanting, or when a man has become incapacitated for work, then there remains the assistance of those associated with him in some special way, or the beneficence of the wealthy who are moved by charity or by the natural human friendship by which one man assists another in his need.[111]

Liberal beneficence of a constructive kind, undertakings of magnificence that create opportunities for work, these are the good deeds that help to bring about a fairer distribution of the necessaries of life. This fairer distribution in turn enables more and more of the people to have some permanent holding of their own; it widens consequently the social and psychological advantages bound up with private ownership.

Peace, virtuous deeds, and equitable sufficiency for all—these, according to Saint Thomas are the requirements for the "good life." In the economic sphere, the retentiveness of the wealthy or greed anywhere along the line may force the government to tighten control *ab extrinseco*, through taxation, that all may have sufficient for their needs.[112] But virtuous deeds are preferable and more in keeping with the "good life." They are productive, too, of peace. Liberal beneficence can, therefore, make a most fitting threefold contribution to this *bona vita* which is the end of temporal society.

[110] *Ibid.*: Iterum insignes magis gratiosi, et magis secundum intellectum agentes, assumebant pauperes, dantes eis occasiones aliquas, per quas provocabantur ad operationes, ex quibus ditabantur.

[111] *Cont. Gent.*, III, 135: Remanet tamen aliquod remedium circa praedictum modum vivendi, ut scilicet ei cujus labor ad proprium victum non sufficit subveniatur, vel per alios ejusdem societatis qui plus laborare possunt quam eis necessarium sit, vel etiam per eos qui divitias possident, secundum legem charitatis et amicitiae naturalis, qua unus homo alteri subvenit indigenti.

[112] *De Regimine Principum*, I, 13: Demum vero providendum est ut singulis necessaria suppetant secundum uniuscujusque constitutionem et statum: aliter enim nequaquam posset regnum vel civitas commanere. See also *ibid.*, I, 15. Saint Thomas links oppressive taxation of the wealthy with tyrants (*ibid.*, 10) and demagogues. (See *In Polit.*, VI, 5.) He contends that good government is pleasing to its subjects and is able therefore to evoke their liberality in time of need. (See *De Regimine Principum*, 1, 10.)

CHAPTER SIX

Saint Thomas and Economy of Wealth

Thrift. Saint Thomas tells us that for the individual man to live well two things are necessary; one, and this is the principal one, is that he act in a virtuous manner, for this is the essence of the good life; the other, and this is in reality secondary and, as it were, instrumental, is a sufficiency of the corporeal goods the use of which is necessary to the act of virtue.[1]

We are thoroughly familiar now with the Thomistic emphasis upon the idea that wealth is to be valued simply as an instrument for good use, and that the good or virtuous use of it ranges all the way from the metaphorical justice of self-support, more properly called, perhaps, *reasonable self-love*, to the altruistic and charitable uses of liberal beneficence, and of magnificent endeavor for the common good. What is the attitude of Saint Thomas in regard to thrift?

In the first place, despite his insistence upon the need for sharing and his reiterated conclusion that giving is the highest expression, the perfect act, of liberality, Saint Thomas is by no means adverse to prudent conservation.

> It belongs to a virtuous man not only to make good use of his matter as instrument, but also to provide opportunities for that good use. Thus it belongs to a soldier's fortitude not only to wield his sword against the foe, but also to sharpen his sword and keep it in its sheath. Thus, too, it belongs to liberality not only to use money, but also to keep it in preparation and safety in order to make fitting use of it.[2]

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[1] *De Regimine Principum*, I, 15: Ad bonum autem unius hominis vitam duo requiruntur: unum principale quod est operatio secundum virtutem (virtus enim est qua bene vivitur); aliud vero secundarium et quasi instrumentale, scilicet corporalium bonorum sufficientia, quorum usus est necessarius ad actum virtutis.

[2] *Sum. Theol.*, IIa-IIae, q. 117, art. 3, ad 2: . . . ad virtuosum pertinet non solum convenienter uti sua materia vel instrumento, sed etiam prae-

Again, as he points out the liberal man's need for selectiveness in giving, he says that—"his act would be hindered were he to give to everyone: for he would not have the means of giving to those to whom it were fitting for him to give." [3] Here Saint Thomas is even more positive in his expression of the liberal man's need for thrift: ". . . he makes provision in order to give certain things according as liberality requires, such are the fruits of his own possessions, for he is careful about realizing them that he may make a liberal use thereof." [4]

That is practically all that Saint Thomas has to say on the subject of thrift directly. We might sum it up in the single principle that *thrifty realization and conservation of wealth are as necessary to the individual man instrumentally, as the uses it is fitting for him to put it to are morally.*

Again we are caught in the meshes of relativity, for the needs of individuals, moral as well as physical, vary with individual differences. Yet character control of wealth is essentially an individual problem to be worked out in harmony with directive principles. Here we have established Saint Thomas' directive principle for thrift. It allows for a wide margin of differences in the moral obligations of individuals if they are to lead the *good life,* and consequently in the extent to which it is expedient for them to keep their instrument "in preparation and safety." Obviously, however, certain human needs both physical and moral are basic and common to all men. Certain others are so nearly fundamental as to be common to most men under ordinary circumstances. These Saint Thomas has taken into account explicitly or implicitly in one or another of his treatises. Some of them we have already

parare opportunitates ad bene utendum; sicut ad fortitudinem militis pertinet non solum exercere gladium in hostes, sed etiam exacuere gladium et in vagina conservare. Sic etiam ad liberalitatem pertinet non solum uti pecunia, sed etiam eam praeparare et conservare ad idoneum usum. See also *ibid.*, q. 78, art. 4, ad 3.

[3] *Sum. Theol.*, IIa-IIae, q. 117, art. 4, ad 2: impediretur enim actus ejus, si quibuslibet daret; non enim haberet unde aliis daret, quibus dare convenit.

[4] *Sum. Theol.*, IIa-IIae, q. 117, art. 4, ad 3: Ordinat autem ad dandum aliqua secundum convenientiam liberalitatis, scilicet fructus propriarum possessionum, quos sollicite procurat ut eis liberaliter utatur.

had occasion to mention in establishing the legitimate grounds for the desire for wealth.[5] They will bear repetition here from a somewhat extended viewpoint.

Purposes and Motives of Thrift. Whatever it is reasonable for a man to desire it is reasonable for him to strive to attain. Divine Intelligence has implanted in the nature of brute creatures the instinct to store up and make provision for the needs of the future.[6] To man has been given in place of this highly developed instinct the light of reason by which he is enabled to provide for himself.[7] Saint Thomas tells us that "due foresight of the future belongs to prudence."[8] Thrifty realization and conservation of temporal goods are prudent means, then, by which man seeks to attain his individual and social development, a development which we have seen it is natural and therefore reasonable for him to desire.

Here are the objectives with a view to attaining which every normal man seems, according to Saint Thomas, to have the right, though not altogether the obligation, to be thrifty:

1. Having an ordinary degree of security about the ever recurrent needs for food, clothing, and shelter.[9]

[5] See *supra*, pp. 7-13.

[6] See *Sum. Theol.*, IIa-IIae, q. 55, art. 7, ad 1. See also *De Regimine Principum*, I, 1.

[7] *Ibid.*: Est autem unicuique hominum naturaliter insitum rationis lumen, quo in suis actibus dirigatur ad finem . . . sed loco omnium data est ei ratio, per quam sibi haec omnia officio manuum posset praeparare. See also *Contra Impugnantes Dei Cultum et Religionem*, V, ad 1.

[8] *Sum. Theol.*, IIa-IIae, q. 55, art. 7, ad 2: . . . ad prudentiam pertinet providentia debita futurorum. Saint Thomas enumerates the species of prudence according to the kind of governance involved. Thus for self-government we have *monastic prudence*; for the government of a multitude we have, depending on the nature of the multitude, *domestic prudence*, *military prudence*, and *reignative prudence*. (See *Sum. Theol.*, IIa-IIae, q. 48. See also, *In Ethic.*, I, 1). Reignative prudence is exercised only by a ruler. His subjects exercise *political prudence* in their relation to the common good. (See *Sum. Theol.*, IIa-IIae, q. 48. See also *ibid.*, q. 50, art. 2, ad 3.)

[9] *Contra Impugnantes Dei Cultum et Religionem*, VI, ad 8: . . . quamvis non sit praeceptum, quod nihil pecuniae ad usus necessarios reservatur, est tamen consilium. . . . Implicit also in *Sum. Theol.*, IIa-IIae, q. 55, art. 7, ad. 2; q. 66; q. 117, etc.

2. Procuring a training or education for a suitable job, trade, or profession as a source of regular income.[10]
3. Meeting in a proportionate degree the ordinary obligations of Church and State and of civic administration for the common good.[11]
4. Establishing and maintaining on a suitable scale a home of one's own.[12]
5. Rearing and educating children.[13]
6. Taking wholesome and appropriate recreation.[14]
7. Performing proportionate acts of neighborliness, mercy, friendship, and affection.[15]

[10] *In Polit.*, VIII, 1: . . . sicut est in aliis potentiis et artibus operativis respectu operationum, sic est in virtutibus politicis, et scientia politica respectu actionum politicarum. Sed ita se habet in aliis potentiis et artibus quod omnibus oportet praeexistere aliquam bonam dispositionem materiae, aut aliquam eruditionem, aut assuefactionem. We have already given references to studies of Saint Thomas' recognition and explanation of differences in individual powers and capabilities. (See *supra*, p. 78, n. 40.) He speaks of society's need for a variety of occupations and professions in *De Regimine Principum*, I, 1, and in *In Polit.*, II, 1. See also *Contra Pestiferam Doctrinam Retrahentium Homines a Religionis Ingressu*, III, f.

[11] *Sum. Theol.*, IIa-IIae, q. 87, art. 1: Quod enim eis qui divino cultui ministrabant ad salutem populi totius, populus necessaria victus ministraret, ratio naturalis dictat; sicut et his qui communi utilitati invigilant, scilicet principibus et militibus, et aliis hujusmodi, stipendia victus debentur a populo. See also *Cont. Gent.* II, 135.

[12] *Sum. Theol.*, IIa-IIae, q. 32, art. 6. See *supra*, p. 10, n. 33.

[13] *Cont. Gent.*, III, 127. See *supra*, p. 9, n. 30. See also *ibid.*, 122.

[14] *De Regimine Principum*, II, 4: . . . absque amoenitate vita hominis diu durare non possit . . . Opportunum est autem in conversatione humana modicum delectationis quasi pro condimento habere, ut animae hominum recreentur. See also *Sum. Theol.*, IIa-IIae, q. 68, arts. 2, 3, 4.

[15] *Sum. Theol.*, Ia-IIa, q. 4, art. 7: . . . ad beatitudinem imperfectam, qualis in hac vita potest haberi, requiruntur exteriora bona, non quasi de essentia beatitudinis existentia, sed quasi instrumentaliter deservientia beatitudini, quae consistit in operatione virtutis. Indiget enim homo in hac vita necessariis corporis tam ad operationem virtutis contemplativae, quam etiam ad operationem virtutis activae; ad quam etiam plura alia requiruntur, quibus exerceat opera activae virtutis. See also *ibid.*, art. 8.

8. Providing adequate insurance for oneself and one's dependents against illness, incapacity, and old age.[16]

9. Making provision for a decent burial.[17]

10. Leaving a suitable bequest to one's children or dependents.[18]

Not every man depends upon his own labor for a livelihood; not every man feels the urge to have a home of his own, to marry, to rear children; not every man uses an economic medium in establishing social reciprocity. But by and large for the average man the objectives here cited supply the ordinary and more or less natural motives for thrift. Indeed it would seem from the general tone of Thomistic social philosophy that to be altogether without foresight in most of these matters a man would have to be a little less than a man, psychologically immature, perhaps, or in a state of servitude, or a little more than a man in that he had renounced these normal and worthy human objectives for some special ideal of self-dedication, as, to the study of philosophy, or for the higher objectives of the state of perfection. Even in these cases a degree of provision for the necessaries of life is presupposed. For the philosopher must have previously laid by a sufficient store for his retirement or at least have insured dependable sources of beneficence, while the religious by the very act of joining a community provides for himself indirectly according to the means and methods of the organization. The degrees of poverty practiced by the various religious orders, Saint Thomas points out, are determined by the nature of their work, the more active orders needing chiefly a

[16] Implicit in *Sum. Theol.*, q. 118, art. 1, ad 3; *In Ethic.*, IV, 4; and, in general, in all the passages that justify making provision for the necessities of life for oneself and one's dependents. See also *infra*, n. 18.

[17] Implicit in *Sum. Theol.*, IIa-IIae, q. 32, art. 2, ad 1. For, if it is a commendable act of charity to see that another has decent burial, it is justifiable to make such provision for oneself.

[18] *Sum. Theol.*, IIa-IIae, q. 101, art. 2, ad. 2: . . . quia pater habet rationem principii, filius autem habet rationem a principio existentis, ideo per se patri convenit ut subveniat filio; et propter hoc non solum ad horam debet ei subvenire, sed ad totam suam vitam; quod est thesaurizare. See also *ibid.*, III a, q. 49, art. 2, ad 1; *Cont. Gent.*, III, 123; *In Sent.*, IV, d. 31, q. 1, art. 2, ad 1.

plentiful supply of wealth, the more contemplative needing chiefly freedom from solicitude about temporal affairs.[19]

There can be no question, then, that Saint Thomas, despite his warnings against greed and his emphasis upon the social use of wealth, considers thrift a necessary feature of character control of wealth, a definite phase of liberality. That he does not have more to say on the subject, that he does not approach it directly in its entirety as a problem is due perhaps to his conviction, derived from psychological observation, that men are more eager to acquire and retain wealth than to dispense it in behalf of others, and that it is more necessary, therefore, to advance reasons for liberal beneficence than to encourage them in thrifty realization and conservation of their wealth. The instrumental character of wealth once established, however, the justification for acquiring and conserving it is implicit in every directive principle that Saint Thomas proposes for its reasonable use. This brings us back to our principle that *thrifty realization and conservation of wealth are as necessary to the individual man instrumentally, as the uses it is fitting for him to put it to are morally.* It raises, too, the question of whether Saint Thomas has given any definite indication of the limitations that should be placed upon individual thrift.

The Limits of Thrift. Theoretically, thrift establishes the mean between prodigality and greed in the matters of acquiring and retaining wealth just as liberal spending and giving establish it in the matter of dispensing wealth, for thrift we have seen is one feature of liberality. We are concerned here with determining the point of distinction between thrifty realization and covetous acquisition on the one hand, and thrifty conservation and covetous retention on the other. The mean, we know, is not a quantitative mean. It is distinctly relative. What may be liberal for one man may be prodigal for another; what may be thrifty for one man may be covetous for another. There are those who claim to have found in Thomism at least one rigid normative rule in this matter. Fanfani, for example, says,

> Nor is excess of work justified by Thomism if it is directed to a betterment of social position, since everyone

[19] See *Contra Impugnantes Dei Cultum et Religionem*, VII, ad 6. See also *Sum. Theol.*, IIa-IIae, q. 186, art. 3, ad 3; *ibid.*, q. 188, art. 7.

> should be content with the state in life in which he finds himself, and seek to keep up the position he has, no more. None the less, the rigidity of Thomism has been tempered by Gaetano's interpretation, by which a man endowed with exceptional qualities may lawfully seek the wealth that will procure him a status compatible with his qualities.[20]

Now it is quite true that Cardinal Cajetan commenting on these words of Saint Thomas,

> Hence it must needs be . . . that man seek, according to a certain measure, to have external riches, in so far as they are necessary for him to live in keeping with his condition of life. Wherefore it will be a sin for him to exceed this measure, by wishing to acquire or keep them immoderately," [21]

gives the impression of extending the master's idea beyond its original expression in making allowance for the self-development of individuals of exceptional endowments.[22]

We cannot feel, however, that the rigidity Cajetan is said to have tempered, can be justly ascribed to Saint Thomas in the first place. True, Fanfani may have in mind such passages found in other works of Saint Thomas as the following in which he is enumerating the evils that can arise from desire for temporal goods:

> The first is that unbridled greed whereby a man seeks for the things which are above his station and condition of life through being dissatisfied with those that are in keeping therewith: for instance, if he be a common soldier, that he wants to dress not as a soldier but as a nobleman; if he be an ordinary clergyman, that he wishes to clothe himself not as an ordinary clergyman but as a bishop.[23]

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[20] Amintore Fanfani, *Catholicism, Protestantism, and Capitalism* (New York: Sheed and Ward, 1939), p. 132.

[21] *Sum. Theol.*, IIa-IIae, q. 118, art. 1: Unde necesse est quod . . . homo secundum aliquam mensuram quaerit habere exteriores divitias, prout sunt necessariae ad vitam ejus secundum suam conditionem. Et ideo in excessu hujus mensurae consistit peccatum, dum scilicet aliquis supra debitum modum vult eas vel acquirere vel retinere; . . .

[22] See Thomas De Vio, Cardinal Cajetan (Gaetano) *Comm. in Sum. Theol.* IIa-IIae, q. 118, art. 1. This commentary appears in the Roman edition of 1773 and, more recently, in the Leonine edition.

[23] *In Orationem Dominicam*: Primum peccatum est, quod homo, per

Yet even here it does not seem that Saint Thomas can be said to mean that a man may not seek to change his social position. His point would seem to be rather that if his social position is suitable to him, a man ought to content himself with the *things* that are in keeping with it; that he ought not, in other words, to have a disproportionate sense of values. It is the manifestation of greed and its effects that Saint Thomas is striking at rather than the question of a change of social position; for he adds, "This vice draws a man away from spiritual goods, in as much as it makes him have an overwhelming desire for temporalities." [24] The same may be said of the meaning of the passage on which Cajetan is commenting.

A man's tending to a higher position on false or shallow grounds, "in excess of his ability," or, in virtue of his wealth is condemned by Saint Thomas in his treatment of presumption.[25] Yet just as definitely is condemned in his treatment of pusillanimity, the faint-hearted failure to rise to one's full stature.

> Now just as presumption makes a man exceed what is proportionate to his power, by striving to do more than he can, so pusillanimity makes a man fall short of what is proportionate to his power, by refusing to tend to that which is commensurate thereto.[26]

This power may be due to intrinsic or extrinsic causes:

> . . . the fainthearted is worthy of great things in proportion to his ability for virtue, ability which he derives either, from a good natural disposition, or from science,

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immoderatum appetitum, petit ea quae statum et conditionem ejus excedunt, non contentus his quae decent eum: sicut si desiderat vestes, non vult eas ut miles, si est miles, sed sicut omnes (Vivès *comes*): non ut clericus, si est clericus, sed sicut epicopus . . .

[24] *Ibid.*: . . . et hoc vitium retrahit homines a spiritualibus, in quantum nimis inhaeret eorum desiderium temporalibus.

[25] See *Sum. Theol.*, IIa-IIae, q. 130, art. 2, ad 3. See also his treatment of *ambition*, *ibid.*, q. 131.

[26] *Sum. Theol.*, IIa-IIae, q. 133, art. 1: Sicut autem per praesumptionem aliquis excedit proportionem suae potentiae, dum nititur ad majora quam possit; ita pusillanimus etiam deficit a proportione suae potentiae, dum recusat in id tendere quod est suae potentiae commensuratum.

> or from external fortune, and if he fails to use those things for virtue, he becomes guilty of pusillanimity.[27]

This actualization of potentialities includes sometimes exercising them in positions to which honor accrues, and this honor can itself be quite acceptable to a man in so far as it opens an avenue through which he can be of benefit to others.

> The second point that calls for observation is that the thing in which man excels is given to him by God, that he may profit others thereby: wherefore a man ought so far to be pleased that others bear witness to his excellence, as this enables him to profit others.[28]

But if it is, according to Saint Thomas, virtuous to seek to reach the fullness of one's powers, and it is, since he actually defines virtue as "the perfection of a power,"[29] and if reaching the fullness of one's powers includes changing one's social position, as it easily may, it is difficult to see how in the face of his principle that wealth is an instrument which man may seek to acquire for any reasonable motive, Saint Thomas can be said to contend that man may not be thrifty with a view to changing his social position, that he must be content with the position in which he finds himself.

Perhaps we seem to labor the point, but it is an important one. What we are attempting to establish is that, while Saint Thomas recognizes the social fact of and the social need for a graded society, a functional hierarchy, as it were, he does not, as Fanfani suggests, attach any idea of immobility to condition, position, or social class, in so far as these are determined by extrinsic characteristics. He says:

[27] *Sum. Theol.*, IIa-IIae, q. 133, art. 1, ad 2: Vel potest dici quod pusillanimus est dignus magnis secundum habilitatem ad virtutem, quae inest ei, vel ex bona dispositione naturae, vel ex scientia, vel ex exteriori fortuna, quibus dum recusat uti ad virtutem, pusillanimus redditur.

[28] *Sum. Theol.*, IIa-IIae, q. 131, art. 1: Secundo considerandum est, quod illud in quo homo excellit, datur homini a Deo, ut ex eo aliis prosit: unde intantum debet homini placere testimonium suae excellentiae, quod ab aliis exhibetur, in quantum ex hoc paratur sibi via ad hoc quod aliis prosit.

[29] *Sum. Theol.*, IIa-IIae, q. 129, art. 2: . . . virtus est perfectio quaedam et intelligitur esse perfectio potentiae ad cujus ultimum pertinet. See also *ibid.*, Ia-IIae, q. 55, art. 1.

> State, properly speaking, denotes a kind of position, whereby a thing is disposed with a certain immobility in a manner according with its nature . . . matters which easily change and are extrinsic to them do not constitute a state among men, for instance that a man be rich or poor, of high or low rank, and so forth.[30]

Rather he holds definitely and clearly, we think, the theory that Cajetan is given credit for having "tempered" Thomism to allow, that the measure of individual potentiality should be the measure of individual effort at self-development. In the sense in which he condemns it, to seek to rise above one's position means, for Saint Thomas, to be dissatisfied with one's intrinsic limitations, to aspire to offices of dignity which one is not capable of filling, or to covet distinctions based on foolish temporalities. These disorderly inclinations he denounces respectively as manifestations of presumption and of greed.

To revert to our directive principle for thrift, Saint Thomas seems to hold that provided justice and charity be safeguarded on the one hand, and covetousness be avoided on the other, wealth, as an instrument, may be realized and conserved by the individual with no other limit than its commensuration with the good uses which it is in his particular power and purpose to put it to. Justice, charity, individual capacity, and motive—these according to Saint Thomas, are the limits of individual thrift.

Frugality. While making every allowance for the preparation and safe keeping of an instrument destined for reasonable use, Saint Thomas adds this balancing principle, *Pauca autem uni sufficiunt.* In the latent desire for *bonum honestum,* that is, for things good in themselves, like knowledge and virtue, and in the natural desire for the *Summum Bonum*, God, Saint Thomas sees a

[30] *Sum. Theol.*, IIa-IIae, q. 183, art. 1: . . . status, proprie loquendo, significat quamdam positionis differentiam, secundum quam aliquid disponitur, secundum modum suae naturae, quasi in quadam immobilitate . . . circa homines, ea quae de facili eos variantur et extrinseca sunt, non constituunt statum; puta quod aliquis sit dives vel pauper, in dignitate constitutus vel plebejus, vel si quid aliud est hujusmodi. See also *ibid.*, ad 3. Saint Thomas reduces *state* to a condition pertaining to freedom or servitude. Even this may be changed voluntarily, however, as when a man gives up his freedom for the service of God in religious life.

potential counter-irritant for the restless desire for *bonum utile*. He agrees with Aristotle's observation that happiness is more often found among those who possess cultivation of mind and heart and whose worldly goods are few, than among those who abound in superfluities but are wanting in knowledge and goodness.[31]

He finds that the concomitants of much wealth are a distracting if not absorbing *weight of care*, and, too often, *love of riches* and *pride in possessions*, serious obstacles to charity.[32] No less fraught with danger he considers the extreme of pauperism which breeds, as we have seen, covetousness in the individual and revolution in the state. Saint Thomas recognizes, however, as something of a social constant, a certain amount of moderate poverty. This he contends can be an instrument for perfection.[33] It is not, he says, without distinct spiritual advantages for the individual,[34] and is a powerful antidote for the effects of greed.[35] Moreover, it gives occasion for the exercise of social virtue.[36]

[31] *In Polit.*, VII, 1: . . . felicitas . . . magis existit et principalius in moribus, idest in consuetudinalibus operationibus ordinatis secundum rationem et in excellentia operationis perfectae intellectualis, cum mediocri possessione bonorum exteriorum, quam in abundantia praeter opportunum hujusmodi bonorum exteriorum et deficentia virtutis vel intellectualis operationis.

[32] *Sum. Theol.*, IIa-IIae, q. 188, art. 7: Sed abundans divitiarum possessio abundantiorem sollicitudinem ingerit, per quam animus hominis multum distrahitur et impeditur ne totaliter feratur in Dei obsequium. Alia vero duo, scilicet amor divitiarum, et elatio seu gloriatio de divitiis, non consequuntur nisi abundantes divitias.

[33] *Ibid.*: Paupertas autem est, sicut instrumentum vel exercitium perveniendi ad perfectionem.

[34] See *In Isaiam*, 48. In this purely theological commentary, Saint Thomas mentions such spiritual advantages of poverty as atoning for sin, giving peace of heart, insuring participation in Divine Sweetness. Even as spiritual advantages these have, like every phase of religion, powerful social influence.

[35] *Sum. Theol.*, IIa-IIae, q. 188, art. 7: Est autem privatio omnium facultatum, sive paupertas perfectionis instrumentum, in quantum per remotionem divitiarum tolluntur quaedam charitatis impedimenta . . . sollicitudo . . . divitiarum amor, qui ex divitiis possessis augetur . . . inanis gloria, vel elatio, quae ex divitiis nascitur. See also *Cont. Gent.* III, 133.

[36] For extensive treatment of poverty and almsgiving see *Contra Impugnantes Dei Cultum et Religionem*, VI et VII.

Some few men, Saint Thomas thinks, may amass large fortunes reasonably. Some few men may be destined to the stewardship of great wealth to be put to social use in magnificent endeavor for the common good, or in public or private charity. "But it suffices for one man to have few things." [37] Great wealth and great poverty are each a temporal burden and a spiritual danger. Moderate wealth and moderate poverty are with care utilized for virtue. Somewhere between the two, and varying with individual needs is the relative *sufficientia* which properly balanced with more certain and more lasting goods is most conducive to happiness.

Obiter Dictum. It is interesting to recall at this point that Saint Thomas, of noble lineage on both sides, was heir apparent in his youth to considerable dignity, power, and possessions. He chose to change his state of life for one that he considered more in keeping with his individual capacities. The bent of his mind was philosophic and of his heart, contemplative. At the same time he was social-minded. He saw in society a triangular relationship of God, and self, and neighbor. The intellectual and spiritual goods which it was in his power to realize he felt called upon to dispense liberally to others. As he himself expressed it, and we are reminded of his whole economic theory, ". . . even as it is better to enlighten than merely to shine, so it is better to give to others the fruits of one's contemplation than merely to contemplate." [38]

Saint Thomas chose, therefore, a religious order that combined the contemplative with the active life and devoted himself to study and prayer, teaching and preaching. He was the consultant of kings and of commoners. All of them he met with the unassailable democracy of one to whom specific equality and common destiny, unity of origin, and the right of all men to a sufficiency of the goods of the earth were fundamental human bonds that took precedence over any ordering social institutions. He dined, as his work of the moment appointed, at the tables of the great, or par-

[37] *Sum. Theol.*, IIa-IIae, q. 117, art. 1, ad 1: . . . superabundantia divitiarum datur aliquibus a Deo ut meritum bonae dispensationis acquirant. Pauca autem uni sufficiunt. See also *ibid.*, q. 126, art. 1, ad 3.

[38] *Sum. Theol.*, IIa-IIae, q. 188, art. 6: Sicut enim majus est illuminare quam lucere solum, ita majus est contemplata aliis tradere quam solum contemplari.

took of the frugal fare of his monastery. As he travelled on foot between the great centers of medieval learning and culture, he was a fellow-wayfarer with men from every walk of life. He witnessed riches without happiness and happiness without riches. He saw poverty born ill, and poverty born well; wealth, well used, and wealth abused. The vastness and variety of his experience, the breadth and depth of his human understanding—these lend weight to his simple utterance, *Pauca autem uni sufficiunt.*[39]

[39] For a brief account of the life of Saint Thomas and for reference to further biographical material see Elienne Gilson, *The Philosophy of St. Thomas Aquinas.* Tr. Edward Bullough, Ed. Rev. G. A. Erlington (St. Louis: B. Herder Book Co., 1937), Chap. I. See also Pierre Mandonnet, and J. Destrez, *Bibliographie Thomiste* (Bibliothèque Thomiste) (Kain: Le Saulchoir, 1921).

CHAPTER SEVEN

Some Indications of the Significance of Saint Thomas' Teaching for Social Philosophy Today

Before attempting to point out in a general way the practical present-day value of the searching and comprehensive views of Saint Thomas on the problem of character control of wealth, we shall pause over his socio-political theory for a moment to indicate the significance of the wider problem of *character control* itself in civic life. Such a glance will serve to place our study in proper perspective and, it is hoped, to emphasize the singular importance of the virtues here treated, in the solution of contemporary problems.

The Significance of Character Control in Civic Life

The Individual and the State. The social philosophy of Saint Thomas is based upon a sound and profound knowledge of the nature of man taken in its totality.[1] This is the secret of its perennial value. We have been unable to find in the writings of Saint Thomas any justification for the currently popular division of man into an *individual* on the one hand in some way belonging to the state, and a *person* on the other, free and autonomous. The distinction, traceable at least in origin to a prominent Thomistic philosopher,[2] seems at best a convenient logical distinction with artificial import. For Saint Thomas, human society is a set of natural and necessary relationships existing among human individuals in virtue of the fact that they are human, that is, *individuals of a rational nature* or *persons.*[3] It is in their full un-

[1] Recognition of the need for a re-evaluation of man on the basis of his totality has found recent expression in the following works: Alexis Carrell, *Man the Unknown* (New York: Harper and Brothers, 1935); Mortimer J. Adler, *What Man Has Made of Man* (New York: Longmans, Green and Co., 1938). See also Rudolf Allers, *The New Psychologies* (New York: Sheed and Ward, 1938), pp. 52 *et seq.*

[2] Jacques Maritain makes this distinction in his *Freedom in the Modern World* (London: Sheed and Ward, 1935), pp. 46 *et seq.*

[3] See *Sum. Theol.*, Ia, q. 29, art. 1.

alterable and indivisible personal capacity that they are members of a temporal society and *ipso facto* temporarily parts of the changing whole. State authority, whatever form it takes, is nothing more than a rational answer to the natural exigency of group life for a governing principle.

> If, therefore, it is natural for man to live in the society of many, it is necessary that there exist among men some means by which the group may be governed. For where there are many men together, and each is looking after his own interests, the group would be broken up and scattered unless there were also someone to take care of what appertains to the commonweal.[4]

The state is, then, merely an instrument for order and progress in human society. Government is as necessary to society as society is necessary to man. Man is not only a social animal; he is also a political animal.[5] The state, however, is the creation of man. It can never be his end. It is only a *means* to an end, an end that

[4] *De Rege et Regno* (*De Regimine Principum*), I, 1: Si ergo naturale est homini quod in societate multorum vivat, necesse est in hominibus esse per quod multitudo regatur. Multis enim existentibus hominibus, et unoquoque id quod est sibi congruum, providente, multitudo in diversa dispergeretur, nisi etiam esset aliquis de eo quod ad bonum multitudinis pertinet curam habens. Both Aristotle and Saint Thomas distinguish three main forms of government which may be either good or bad: rule by one; rule by a group; rule by all. The first, if it is good is called a *monarchy*, if bad, a *tyranny*; the second, if good, that is, by virtuous men, is called an *aristocracy*; if bad, an *oligarchy*. The last, if it is organized and orderly is called a *polity*. This corresponds in meaning to our modern concept of *representative domocracy*, and is, strange as it may seem, the form that Saint Thomas prefers. (See *Sum. Theol.*, Ia-IIa, q. 105, art 1.) The actual term *democracy* was used by both Aristotle and Saint Thomas to designate disorderly rule by many with disregard of the minorities. The preference of Saint Thomas for an absolute monarchy is sometimes pointed out, but a careful analysis of his statements will show that this concept is a somewhat idealistic one modeled on the rule of the All Perfect over perfect subjects and not meant to be applied to temporal society as it is. For scholarly treatment of the political doctrine of Saint Thomas, see Crahay, Édouard, *La Politique de Saint Thomas d'Aquin* (Louvain: Polleunis & Ceuterick, 1896), and Roland-Gosselin, Bernard, *La Doctrine Politique de Saint Thomas d'Aquin* (Paris: Marcel Rivière, 1928).

[5] *Ibid.*: Naturale autem est homini ut sit animal sociale et politicum. . . .

transcends temporal society. There can be for Saint Thomas, therefore, no question of the legitimate absorption in any sense of the individual by the state. The regulation of the individual's social activities is preferably a regulation *ab intrinseco* in conformity with the recognized demands of social virtue and of group welfare. Regulation by the state is either a complementary and harmonizing regulation for the common good on a level beyond the perspective of the ordinary individual, or a remedy against the ever present potentiality in human nature for anti-social attitudes. In this second case, law becomes a control *ab extrinseco* as a partial and socially protective substitute for the rational direction of the individual from within.[6]

Naturally, as society becomes more complicated and its ramifications reach farther and farther beyond the ken of the individual, the need for integrating and harmonizing regulation by the state increases in proportion.[7] It is only, however, when the breakdown of the exercise of, and youthful training in, habits of self-control and co-operation for the common good has become so widespread as to constitute a menace to society's well-being that the need arises for a multiplication of laws of a prohibitive or exacting character affecting individual activities. The government that finds itself under the necessity of increasingly legislating against the selfishness of individuals for the commonweal may well ask itself where along the line its own constructive function has broken down.

The Function of the State. The true function of the state has been admirably expressed by our present reigning pontiff, Pius

[6] Saint Thomas says, for example (see *Sum. Theol.*, Ia-IIae, q. 96, art. 5), that the man of virtue is not subject to the law in the sense of coerced being subject to coercer. Coercion, he explains, implies opposition of the will, and the will of the virtuous is in harmony with the law, that is, as he has previously pointed out (see *ibid.*, art. 4), provided the law be just. For the Angelic Doctor's whole remarkable development of law, *eternal*, *natural*, and *human* or *positive*, see *Sum. Theol.*, Ia-IIae, qq. 90-96.

[7] On the natural and needful changeableness and adjustability of human law see *Sum. Theol.*, Ia-IIae, q. 97. Saint Thomas advises, however, on psychological grounds against such changes as are unnecessary or that do not compensate by the weight of the social benefits they confer for the almost inevitable diminishing of the binding power of law that follows when custom is broken down and law is found to be subject to change.

XII, in his encyclical *Summi Pontificatus,* and his expression of it is in perfect accord with the mind of the Angelic Doctor.

> . . . it is the true and noble prerogative and function of the state to control, aid, and direct the private and individual activities of national life that they converge harmoniously toward the common good. That good can neither be defined according to arbitrary ideas nor can it accept for its standard primarily the material prosperity of society, but rather it should be defined according to the harmonious development and the natural perfection of man. It is for this perfection that society is designed by the Creator as a means.[8]

But the harmonious development and the natural perfection of man include the proportionate actualization of his physical, intellectual, and moral potentialities. In other words *the common good must be defined in terms of the hierarchy of goods* and not merely in terms of economic well-being. To throw all the emphasis upon material progress is to bring about in society at large the distortion of values which Saint Thomas has shown to result in the individual when wealth, instead of being regarded as a necessary instrument for good use, becomes an end in itself.

The Common Good and Social Virtue. If we accept as a more explicit expression of the objective of the state the threefold end of society laid down by Saint Thomas, the securing of the unity of peace, the promotion of virtue, and the ensuring of a sufficiency of the things required for proper living, the nature of these relative goods to be aimed at by the state immediately becomes clear, and their proper ordering, apparent. The first is a quasi *bonum delectabile,* a kind of corporate integrity, a preservation against enemies from without and disintegrating forces, such as the perversity of men's wills from within.[9] The second is a *bonum honestum,* something good in itself. The last is a *bonum utile,* an instrumental good. Obviously all three are necessary to the well-being of the state, but of them all, the promotion of virtue among

[8] *The Function of the State in the Modern World,* Official Vatican English translation of the encyclical letter of Pius XII, *Summi Pontificatus* (Washington: N. C. W. C., 1939), p. 24.

[9] See *De Rege et Regno* (*De Regimine Principum*), I, 15.

its citizens is the essential good. To it the preservation of peace is merely a conditioning factor, and the supplying of a sufficiency of wealth, an instrumental one.

But virtue is nothing more than reasonable self-control, the exercise of the governing principle within the individual. In the last analysis, then, what the state is aiming at is a citizenry united in peace, adequately supplied with the necessaries of life, and so reasonably devoted to the common good through social virtue that their *religion*, or public worship, will bring the blessings of the Deity upon the nation, that their *piety*, or patriotism will prompt them to generous co-operation, even self-surrender in measures of defense, that their *observance* or respect for government officials and dignitaries will give them a high regard for law, that their *truth*, or intellectual sincerity will insure civic integrity, that their *vengeance* will prove a safeguard to justice, that their *gratitude* will make them mindful of the benefits the state confers upon them, that their *friendliness* will promote a social solidarity, and that their *liberality* will ease the burden of the state in its difficult task of economic adjustment for the good of all.[10]

But if the goods achievable by the exercise of these social virtues, the potential parts of justice according to Saint Thomas, depend principally upon control *from within* by the individual, then it is the special function of the state in conjunction with the home, in its educational system, and in its every vehicle and mode of communication with its citizenry to urge, aid, and further the formation of the characters of the young according to the principles of virtue. Only then can it hope to promote the *common good* which in reality includes something of every kind of good from the *Summum Bonum*, God, to economic welfare.[11]

[10] See *Sum. Theol.*, Ia-IIae, q. 96, art. 3. Saint Thomas here indicates that all the objects of virtue can be referred to the common good as well as to the good of the individual.

[11] The need for youthful training in virtue is pointed out by Saint Thomas in *Sum. Theol.*, Ia-IIae, q. 95, art. 1. The aptitude for virtue or reasonable control is, he says, natural to man, but it must be developed. This is easier in the formative period of youth. Yet it must be directed for the most part by others, since unformed youth is inclined to excess of pleasure. The home is by all means the school *par excellence* of all the virtues, but the state must often supply or supplement this work of train-

Special Significance of Character Control of Wealth in Economic Adjustment

Justice and Charity. The remarkable rebirth of a widespread consciousness of the indispensable function of justice and charity in the solution of the present socio-economic question is in large measure traceable to the powerful analysis from the standpoints of both reason and revelation accorded to that question in the papal encyclicals from the closing decade of the last century on, particularly in the *Rerum Novarum* of Pope Leo XIII, and in its famous commemorative encyclical, the *Quadragesimo Anno* of our late pontiff, Pius XI. The immediate interest, the intelligent response, the profound study that has been given to each of these amazingly comprehensive documents in turn, is a tribute of the first order from thoughtful men of every race and creed to the vision and sagacity of the great minds from which they emanated. It is a tribute, too, to the yet greater medieval mind that penetrated the philosophies of the past and produced a synthesis of universal truth the principles of which are applicable to the changing conditions of every age. For, admittedly, and with constant generous recognition of the Angelic Doctor's guidance, it is largely in the light of this synthesis that the papal analyses of contemporary economic and social problems have been made.

The industrial age and its extreme complications, its intricate developments of capital and labor, its mass production and consumption, its extraordinary concentration of wealth, its vast numbers of propertyless wage-earners, and its armies of willing workers who are unemployed constitute a problem the specific terms of which were as unknown to Saint Thomas as are the terms of many a problem to the master mathematician who enunciates the formulae by which they can be solved.

To revert to his principles is not to seek to oversimplify the question but merely to indicate the path along which a reasonable solution can be worked out in harmony with the nature of man and the evident plans of Providence.

This, Pope Leo XIII and Pope Pius XI have done with wise

ing. This is especially true of training in the social virtues in so far as they pertain to the common good.

perspective, infinite care, and painstaking study of all the factors involved.[12] They have given due consideration to the legitimate interests of every class, and they have patiently and critically examined every proposed solution. Their efforts have borne considerable fruit. Moreover, they have stimulated, guided, and encouraged many minds to co-operative endeavor toward a common goal. But reconstruction of a social order, or reorganization of social economy is a long slow process to which individuals must be educated if it is to be a permanent and progressive reform; for its success depends ultimately upon the good-will of the individuals of whom society is composed.

The central economic objective of such a reform is a redistribution of wealth and a consequent widening of the social and psychological benefits of ownership. This redistribution should be made not according to the devastatingly radical principles of Communism with its deification of a purely materialistic common good in which the individual gains a hand-to-mouth security and loses his autonomy. Nor should it be made according to the false and manifestly foolish assumption that economic equality could ever be maintained in a normally functioning human society. It should be made rather with full recognition of the supra-materialistic dignity of every human person and of his consequent right to live becomingly, and should be effected through the restoration of the guiding principle of justice animated by social charity, in economic life.[13] Only under such circumstances could it take place gradually along the lines of human aspirations, initiative, and industry, under conditions offering fair opportunity for all.

[12] For a particularly illuminating detailed treatment of the *Quadragesimo Anno* of Pius XI, including translations and outlines of both this and the *Rerum Novarum* of Leo XIII which it commemorates, see Oswald Von Nell-Breuning, S. J., *Reorganization of Social Economy*, English edition prepared by Bernard W. Dempsey, S. J. (New York: The Bruce Publishing Company, 1937). The book is expressly designed "to serve *practical needs*."

[13] See the section "The Restoration of the True Guiding Principle of Economics" in any translation of *Quadragesimo Anno*. The translation used by the present writer is an approved one appearing in Oswald Von Nell-Breuning, *op. cit.*, pp. 401-402. The section referred to is in this translation, par. 88. The paragraph numberings from this translation will be used for any further citations from this encyclical.

Discussing this objective, Pope Pius XI warns against the violation of social justice either "by an irresponsible wealthy class who, in the excess of their good fortune, deem it a just state of things that they should receive everything and the laborer nothing" or "by a propertyless wage-earning class who demand for themselves all the fruits of production, as being the work of their hands."[14] He establishes this principle of just distribution:

> Each class, then, must receive its due share, and the distribution of created goods must be brought into conformity with the demands of the common good and social justice, for every sincere observer is conscious that the vast differences between the few who hold excessive wealth and the many who live in destitution constitute a grave evil in modern society.[15]

These passages remind us strikingly of the warnings of both Aristotle and Saint Thomas against the acquisitive and retentive greed that is easily bred by excess of riches, the envious greed that springs from excessive poverty, and the social evils of discord, violent revolution, and strife arising from these extremes of inequality.

Again, after pointing out the need for the uplifting of the proletariat, Pope Pius XI suggests the aims and effects of such an undertaking.

> Every effort, therefore, must be made that at least in future a just share only of the fruits of production be permitted to accumulate in the hands of the wealthy, and that an ample sufficiency be supplied to the workingmen. The purpose is not that these become slack at their work, for man is born to labor as the bird to fly, but that by thrift they may increase their possessions and by the prudent management of the same may be enabled to bear the family burden with greater ease and security, being freed from that hand-to-mouth uncertainty which is the lot of the proletarian. Thus they will not only be in a position to support life's changing fortunes, but will also have the reassuring confidence that when their lives are ended, some little provision will remain for those whom they leave behind them.[16]

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[14] *Quadragesimo Anno*, par. 57.

[15] *Ibid.*, par. 58.

[16] *Ibid.*, par. 61.

The justice of these aims and the social and psychological benefits that would accrue from these effects are self-evident to all. Just as self-evident to the far seeing eyes of the pontiff is the disastrous result of a prolongation of present conditions of excessive inequality, inopportunity, and unemployment. He continues:

> These ideas were not merely suggested, but stated in frank and open terms by Our Predecessor. We emphasize them with renewed insistence in this present Encyclical; for unless serious attempts be made, with all energy and without delay to put them into practice, let nobody persuade himself that the peace and tranquillity of human society can be effectively defended against the forces of revolution![17]

Written less than ten years ago these are already seen to be prophetic words.

The rôle of Magnificence. Laying down as they are, broad outlines and basic principles for a more just and charitable order conducive to world well-being, these pontiffs speak naturally in terms of social justice and social charity rather than of subsidiary virtues or of individual attitudes and actions. Pope Pius XI specifically refers, however, to *beneficence* and to the[18] *magnificentia* of Saint Thomas. After pointing out the general obligations of charity, beneficence, and liberality, regarding superfluous income he says:

> However, the investment of superfluous income in securing favorable opportunities for employment, provided the labor employed produces results which are really useful, is to be considered, according to the teaching of the Angelic Doctor, an act of real liberality particularly appropriate to the needs of our time.[19]

Commenting on this passage Oswald Von Nell-Breuning says:

> The *magnificentia* of Pius XI is a genuinely capitalistic virtue, indeed, the Pope makes it the virtue of the entre-

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[17] *Ibid.*, par. 62.

[18] See *ibid.*, par. 50.

[19] *Ibid.*, par. 51. We have already mentioned (see *supra*, p. 61, n. 30) the merging in this work of *liberality* and *magnificence*, and their distinction in Saint Thomas. The reference given in the encyclical is to the treatment of *magnificentia*, IIa-IIae, q. 134, though the translation used is *liberality*.

> preneur, not in the sense that all present-day employers practice this virtue, but meaning that it is the virtue proper of the capitalistic employer.[20]

He further explains his interpretation in a following passage:

> Thus the Pope acknowledges the formation of capital out of income as a virtue only when it is directed into very definite channels. His demand is twofold: (1) that large incomes be invested in enterprises that not merely keep hands busy, but offer an opportunity to those employed to earn a living; (2) that the capital be not invested according to a misunderstood principle of profit that asks merely for interest irrespective of whether it be obtained morally or immorally. Only that entrepreneur practices the virtue of liberality who in his activity gives first thought to service and second thought to gain, who in his enterprise and in his means of production employs his workingmen for the creation of goods of true worth; who does not wrong them by demanding that they take part in the creation of futilities, or even harmful and evil things; who offers to the consumer nothing but useful goods and services rather than, taking advantage of the latter's inexperience or weakness, betrays him into spending his money for things he does not need, or that are not only useless but even injurious to him.[21]

And he comes to this conclusion:

> We see that it is possible to develop the feudal *magnificentia* of the Middle Ages [22] into an extremely modern ethics for employers. The reason why the Pope stresses especially the creation of opportunities for employment is his concern for the widespread unemployment of the masses. . . .[23]

This is undoubtedly a legitimate, indeed, a well-nigh inevitable development or modern adaptation of Saint Thomas' *magnifi-*

[20] Oswald Von Nell-Breuning, *op. cit.*, p. 115.

[21] *Ibid.*, pp. 115-116.

[22] We have been unable to find in Saint Thomas justification for the idea expressed by Oswald Von Nell-Breuning, *op. cit.*, p. 115, that this virtue carries the stamp of feudalism. Rather, in a direct approach to the text we were struck at once by its singular elasticity and adjustability. See *supra*, p. 83.

[23] Oswald Von Nell-Breuning, *op. cit.*, p. 116.

centia; for, it will be remembered, the highest expression of that virtue involves large scale and appropriate service of the commonweal. It is, as we have pointed out, adjustable to time and place and circumstance and civic need.

We think it is not unreasonable to say that if the onrush of totalitarianism and communism can be stopped at all, if by a more equitable distribution the faith of the masses can be restored in the advantages of a tempered individualism, that is, a preservation of individual rights together with a consciousness of social duties, it must be largely through a magnanimous exercise of this virtue on the part of those in whose hands wealth is concentrated. Were they to assume generously the responsibility of putting men to useful and *sufficiently* remunerative work even at the cost of considerable inroads into their superfluous wealth, a period of transition critical to democratic principles and therefore to their own economic partial independence might be crossed in safety to a saner order.

Our own government's administration of relief and the burden of taxation it entails are necessary evils under present circumstances. Yet they carry with them the seeds of danger to democracy. For oppressive and excessive taxation can paralyze honest industry and actually increase the problem of unemployment. Relief that is not definitely constructive can, moreover, develop a parasitical class to become in time the instrument of political machinery.

In so far as the wealthy have it in their power to offset voluntarily to some degree these necessary evils and potential dangers by no means remote in an increasingly totalitarian-minded world, their particular virtue, the virtue of *magnificence,* assumes a singularly significant rôle in our national life today.

Liberality. No less important, however, in economic adjustment is the more general virtue of liberality. The various charitable and social service organizations that are working for the relief of human need and human misery depend oftener on the repeated small contributions of generous social-minded individuals of limited income than on the large but more uncertain ones of occasional philanthropists. But liberality, we have seen, facilitates the exercise of charitable beneficence. Likewise the regulated attitude

toward wealth makes men more important to men than money. It encourages, therefore, a willing sacrifice of insignificant luxuries for the more urgent cause of someone else's need. It discourages exploitation of human beings for gain. It places a limit upon the economic aspirations of a people, and, by enabling them to look upon wealth as merely instrumental, clears the way for a proper evaluation of intellectual and moral goods.

Our present pontiff, Pope Pius XII, in his *Sertum Laetitiae,*[24] written within the past year, laments the still unsettled social question. He pays high tribute, however, to the efforts made in the United States toward social reconstruction and expresses this hopeful and complimentary sentiment:

> What a proud vaunt it will be for the American people, by nature inclined to grandiose undertakings and to liberality, if they untie the knotty and difficult social question by following the sure paths illuminated by the light of the Gospel and thus lay the basis of a happier age! [25]

But if this desirable dream is to be fulfilled it must be not only through the grandiose undertakings and liberal expenditures of a *naturally* generous people. For, as Saint Thomas has pointed out, impulsive giving can easily degenerate to prodigality; lavish use of wealth, to squandering. Rather, as our Holy Father suggests, it must be through a principled and enlightened generosity.[26] This is none other than that reasonable habit of mind, that spirit of detachment from external goods which is according to Saint Thomas, the very essence of true liberality, the core of character control of wealth. It is an individual virtue fraught, as we have seen, with social implications; and it can be developed in a people only by being developed in the individual. The revolution that can reconstruct society progressively is necessarily a revolution *from within.*[27]

[24] The occasion for this encyclical was the one hundred and fiftieth anniversary of the establishment of the American Hierarchy.

[25] Pope Pius XII, Encyclical letter, *Sertum Laetitiae* (*To the Church in the United States*), Official Vatican translation (Washington: N. C. W. C., 1939), p. 20.

[26] *Ibid.*, see *seq.*

[27] See Fulton J. Sheen, *Liberty, Equality, and Fraternity* (New York: The Macmillan Company, 1938), Chap. 9, "Two Revolutions." The whole

Liberality and Happiness. Even as we write these concluding words the world is being shaken with a bitter realization that material progress is not synonymous with happiness; that an overemphasis on physical well-being and economic comfort at the expense of nobler values can be a demoralizing and fatal delusion for nations as for individuals.

But this is no indictment of material progress and prosperity. These are the rich unfoldings of human potentialities expressing themselves in mastery of matter. The solution of the problems they create is not a turning back of the wheels of progress. Rather it is a proportionate development of those rational controls or virtues by which man exercises reasonable dominion over the lesser creatures he finds and fashions for his use. However complicated they may become, human inventions are purely instrumental.

It would be foolish to propose any single virtue short of the all embracing supernatural virtue of charity as the panacea of the world's present ills, or as the key to individual happiness. What the world needs is a complete readjustment of values, a moral renovation.[28] Yet in an age that has been singularly blinded by materialism, liberality as the Angelic Doctor conceives it has a significant rôle to play. By substituting reasonable self-love for greedy selfishness in the acquisition and retention of material goods, by encouraging social rather than individualistic uses of wealth, liberality lays the foundation of an order conducive to individual and social happiness. Wealth is useful in so many ways that it can become entangled instrumentally with almost every other kind of good. It has, therefore, an unusual power of maintaining or disturbing order. Controlled by individual virtue it becomes the instrument of many virtues. Held in its place by liberality as least in the scale of values, it establishes firmly the foundation of an order of values that reaches logically from *bonum utile* through intellectual and moral goods to God, the Proper Object of the human quest for happiness.

book is an interesting development of the papal encyclicals on the reconstruction of the social order. The author deals many a deadly blow to Communism.

[28] See Pope Pius XII, *Summi Pontificatus* (*The Function of the State in the Modern World*), Official Vatican translation (Washington: N. C. W. C., 1939), pp. 33-34.

SUMMARY AND CONCLUSION

The desire for wealth as a means is in itself, according to Saint Thomas, a natural, legitimate, necessary, and laudable human desire. It finds its justification in the relation between the nature of man and the nature of economic goods, and in the laws of self-preservation and self-development. It is fostered by prudence, justice, fortitude, and charity, and by the inevitable quest for happiness.

Subject to reasonable regulation this desire may be excessive or deficient, and these disorderly attitudes will express themselves in the various subjective and objective manifestations of greed and prodigality.

The excessive desire for wealth finds its psychological explanation ultimately, in inordinate love of self, and its metaphysical explanation, in the distortion of a scale of values based upon universal order. In a multiplicity of ways greed is disastrous to the peace and development of the individual and to the peace and progress of society. It is, potentially, the root of every evil.

Prodigality or squandering of wealth, taken simply, is a foolish wasting of one's substance. As such it is unnatural. It is deficient in the ontological and moral goodness suitable to a human act. It has a special faculty, however, of combining with other ill-regulated habits and may be an outward expression of almost any other vice, even, paradoxically, of greed. Prodigality tends to demoralize the individual and is hardly less prolific than greed in its generation of social evils. Practiced by the poor it begets pauperism; by the rich, envy, class-hatred, discord, and strife. Found in high places and touching public funds it can easily lead to revolutionary movements.

The habit of liberality regulates primarily the desire for wealth, and secondarily, its acquisition, retention, and ordinary social use. This habit, or virtue, is the core of character control of wealth. It facilitates the work of justice, promotes the work of charity, and lays a foundation for grandiose undertakings for the common good. It is essentially a spirit of detachment from wealth and finds its highest expression in dispensing it to others. By evaluating wealth as merely instrumental is relegates material goods to their proper place as *bonum utile* and paves the way for a proportionate appre-

ciation of intellectual and moral goods. It has a peculiar excellence through being co-extensive in its influence with the virtually universal utility of wealth.

The right of individual control of wealth is rooted in the right of ownership and carries with it social obligations. These obligations are met in the exercise of the virtues of justice, charity, liberality and magnificence. In meeting them man pays in part his debt of social justice. He reaps, moreover, a harvest of gratitude and friendliness and perfects his own social nature. Through the liberal social use of wealth the end of society is definitely promoted. Unity, peace, and wider distribution of property with its consequent social and psychological benefits are among the desirable effects it fosters.

Saint Thomas recognizes the need for thrift and prudent foresight of the future. Contrary to generally accepted opinion he can be shown to set no limit to self-advancement other than individual capacity. This capacity, justice, charity, and motive are the limits he sets to thrift. He adds, however, the balancing principle that few things should suffice for one man's use.

Saint Thomas has the deepest respect for human personality, and for its power of self-control. The control of the state should be merely complementary and corrective. It is dependent in large measure for its promotion of the common good upon the social virtue of its citizenry, and has as its principal function the development and encouragement of such virtue among them.

Character control of wealth, especially magnificence, as has been pointed out in recent papal encyclicals has a special function to perform in the settlement of the socio-economic problem that troubles the present age.

Material progress and happiness are not synonymous, but material progress can be made the instrument of happiness if it is put to reasonable use for the good of all and if an orderly scale of values is preserved.

We would venture to conclude that there is not a single fundamental principle proposable today as a judicious solution of contemporary economic problems that has not found its place in the philosophy of Saint Thomas. This is because his philosophy is based on universal truths. The answers he has given are based upon the nature of man—and *man* is looking for an answer.

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